



# Common Application Form

(Continuous Offer of units at Applicable NAV)

- Quantum Long Term Equity Fund**  
(An Open-ended Equity Scheme)
- Quantum Liquid Fund**  
(An Open ended Liquid Scheme)
- Quantum Tax Saving Fund**  
(An Open ended Equity Linked Savings Scheme)

- Quantum Equity Fund of Funds**  
(An Open-ended Equity Fund of Funds Scheme)
- Quantum Gold Savings Fund**  
(An Open-ended Fund of Fund Scheme)
- Quantum Multi Asset Fund**  
(An Open Ended Fund of Funds Scheme)
- Quantum Dynamic Bond Fund**  
(An Open-ended Debt Scheme with Defined Credit Exposure and Dynamic Maturity Profile)

*and only*  
India's 1<sup>st</sup> Direct to Investor  
Mutual Fund

505, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021. [www.QuantumMF.com](http://www.QuantumMF.com)

MUTUAL FUND	TRUSTEE	SPONSOR	INVESTMENT MANAGER
<b>Quantum Mutual Fund.</b> 505, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021	<b>Quantum Trustee Company Private Ltd.</b> 505, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021	<b>Quantum Advisors Private Ltd.</b> 503 - 504, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021	<b>Quantum Asset Management Company Private Ltd.</b> 505, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021.

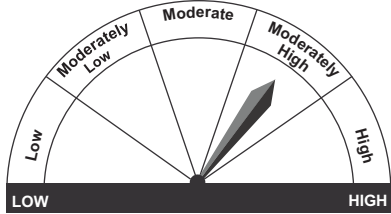
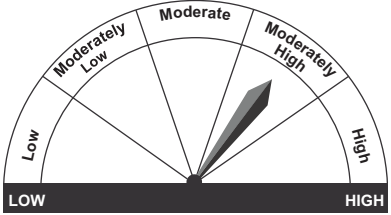
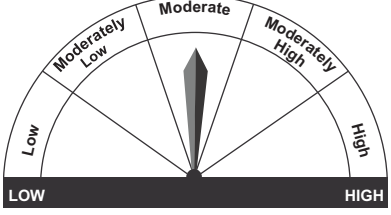
## KEY INFORMATION MEMORANDUM - CUM - APPLICATION FORM

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com). The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

### PRODUCT LABEL

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
<b>Quantum Long Term Equity Fund</b> (An Open-ended Equity Scheme)	<ul style="list-style-type: none"> <li>Long term capital appreciation and current income</li> <li>Investments in equity and equity related securities of companies in S&amp;P BSE 200 index.</li> </ul>	<p>Investors understand that their principal will be at Moderately High Risk</p>
<b>Quantum Liquid Fund</b> (An Open-ended Liquid Scheme)	<ul style="list-style-type: none"> <li>Income over the short term</li> <li>Investments in debt / money market instruments</li> </ul>	<p>Investors understand that their principal will be at Low risk</p>
<b>Quantum Tax Saving Fund</b> (An Open-ended Equity Linked Savings Scheme)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investments in equity and equity related securities of companies in S&amp;P BSE 200 index and to save tax u/s 80 C of the Income Tax Act. Investments in this product are subject to lock in period of 3 years</li> </ul>	<p>Investors understand that their principal will be at Moderately High Risk</p>
<b>Quantum Equity Fund of Funds</b> (An Open-ended Equity Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investments in portfolio of open-ended diversified equity schemes of mutual funds registered with SEBI whose underlying investments are in equity and equity related securities of diversified companies</li> </ul>	<p>Investors understand that their principal will be at Moderately High Risk</p>

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

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
<b>Quantum Gold Savings Fund</b> (An Open-ended Fund of Fund Scheme)	<ul style="list-style-type: none"> <li>• Long term returns</li> <li>• Investments in units of Quantum Gold Fund – Exchange Traded Fund whose underlying investments are in physical gold.</li> </ul>	 <p>Investors understand that their principal will be at Moderately High Risk</p>
<b>Quantum Multi Asset Fund</b> (An Open-ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>• Long term capital appreciation and current income</li> <li>• Investments in portfolio of schemes of Quantum Mutual Fund whose underlying investments are in equity and equity related securities of companies, debt and money market instruments and physical gold.</li> </ul>	 <p>Investors understand that their principal will be at Moderately High Risk</p>
<b>Quantum Dynamic Bond Fund</b> (An Open-ended Debt Scheme with Defined Credit Exposure and Dynamic Maturity Profile)	<ul style="list-style-type: none"> <li>• Regular income over short to medium term and capital appreciation</li> <li>• Investment in Debt / Money Market Instruments / Government Securities.</li> </ul>	 <p>Investors understand that their principal will be at Moderate Risk</p>

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



# QUANTUM LONG TERM EQUITY FUND

(An Open-ended Equity Scheme)

## Investment Objective

The investment objective of the Scheme is to achieve long-term capital appreciation by investing primarily in shares of companies that will typically be included in the S&P BSE 200 Index and are in a position to benefit from the anticipated growth and development of the Indian economy and its markets.

## Asset Allocation Pattern of the scheme

Types of Instruments	Normal allocation (% of Net Assets)	Minimum allocation (% of Net Assets)	Maximum allocation (% of Net Assets)	Risk Profile
Listed Equity & Equity Related Securities of Companies	95 to 99	65	99	High
Unlisted Equity & Equity Related Securities of Companies	0 to 3	0	5	High
Money Market Instruments	1 to 5	1	35	Low
Liquid Schemes of Mutual Funds	0 to 5	0	5	Low

The Scheme may seek investment opportunity in the ADR/GDR and Foreign Securities (maximum 10% of Net Assets) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use derivatives for the purpose of hedging and portfolio balancing (max. 5% of Net Assets) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.

The above asset allocation is only indicative and may change from time to time, keeping in view the market conditions and applicable rules and regulations.

## Investment Strategy

The investment strategy of the Scheme will be to invest in a basket of stocks after using intensive fundamental analysis, both quantitative and qualitative, monitor the portfolio actively but not so as to engage in excessive trading, and control risk by keeping the portfolio adequately diversified (both in terms of the sectors included in the portfolio as well as with respect to the level of concentration of any particular investment).

The primary focus of the Scheme will be on companies that will typically be included in the S&P BSE 200 Index. Valuations will be developed based on the business of the company, the environment in which it operates, the skills and resources of its management, the strength of its balance sheet and cash flow relative to its long term goals, and other fundamental sector criteria. Investments will be made in companies whose shares are undervalued when compared to long term valuation expectations. Investments will be sold when the Investment Manager believes the market price of the shares has exceeded its assessment of the long term value of that company, or if there are adverse changes to that company's management, prospects or the markets in which that company operates. This evaluation against market prices will tend to be based on fundamental criteria (dividend yields, price to earnings, price to cash flow, price to book value, and other different measures of share price ratios), relative to a company's peer group, its history and the overall equity markets.

## Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors and other details before investment. Scheme specific Risk Factors are summarized below:

- Risk associated with investment in Equity and Equity related Securities, Trading Volumes, Settlement Periods.
- Risks associated with Derivatives or Stock Lending
- Investments in mutual fund units involve investment risk such as trading volumes, settlement risk, liquidity risk & default risk. Trading volume may restrict liquidity in equity & debt investments. The AMC may choose to invest in unlisted securities which may increase the risk on the portfolio. Also, the value of the Scheme investments may be affected by interest rates, currency and exchange rates, change in law / policies of the government, taxation laws and political, economic or other developments.
- Investment in debt and money market instruments are subject to risk, audit risk, spread risk, re-investment risk, basis risk, audit risk, spread risk, prepayment risk etc. to the extent of the Scheme's investments in such securities.

## Risk Management 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, 1996.

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

Type of Risks	Risk Mitigation / Management Strategies
Quality risk: Risk of investing in unsustainable/weak companies	Investment universe is selected carefully, based on the quality of business, management capabilities, nature of industry, history of the company, promoter background etc. and also meet regularly companies official to update the information about the companies.
Price risk: Risk for overpaying for a company	A number of valuation tools are applied to judge the fair value of the companies and investment is made only if there is good upside in the stock price. For deciding the valuation of the companies various tools is considered such as history of the companies, peers over 5-10 year periods, quantitative analysis.
Concentration risk	The investments are made in stocks across a number of sectors to ensure the diversification. Generally there is stock wise limit is that no investment is made more than 6% of portfolio.
Liquidity risk: High impact cost	The Investments are made only in such stocks which has high trading volume in the market.
Volatility risk: price volatility due to company or portfolio specific factors	For hedging the portfolio generally cash is used and when the stocks / markets go up sharply above the comfort level of that time stock has been sold and cash has been retained to invest for further good opportunity.
Event risk: Price risk due to company or sector specific events	Regular meetings with the companies and internal meetings of portfolio team helps to identify and resolve the Event Risk.

## Plans and Options

### Options:

The Scheme offers two Options:

- Growth Option
- Dividend Option

The Dividend Option will in turn have two facilities namely;

- Dividend Pay-Out Facility
- Dividend Re-investment Facility

## Separate Plan For Direct Investment

In accordance with the SEBI Circular No. Cir / IMD / DF/21/2012 dated September 13, 2012, the Mutual Fund/AMC shall provide a separate plan for direct investment i.e. investments not routed through a distributor and such separate expense plan shall have lower expense ratio excluding distribution expenses, commission etc., and no commission shall be paid from such plans and the plan shall also have a separate NAV.

Investors are requested to note that Quantum Mutual Fund is a direct to investor's Mutual Fund and does not charge / debit any distribution expenses to the schemes and does not pay any upfront or trail commission to distributors for investment routed through distributor whether empanelled with Quantum Mutual Fund or not since its inception. Further, Quantum Mutual Fund does not deduct Transaction Charges as allowed under SEBI Circular No. Cir / IMD / DF/13/2011 dated August 22, 2011.

Quantum Mutual Fund shall continue not charging / debiting any distribution expenses to the schemes and does not pay any upfront or trail commission to distributors for investment routed through distributor whether empanelled with Quantum Mutual Fund or not.

Therefore, the Scheme shall not have a Separate Plan for receiving any investment applications either through distributors or directly from investors, and shall not declare separate NAV for application either through distributors or directly from investors for the Scheme.

## Applicable NAV

The cut-off times for determining Applicable NAV's for subscription, redemptions, switch-ins and switch-outs at the Investor Service Centres / Official Points of Acceptance from time-to-time are as per the details given below :

### Subscription/purchase Including Switch-ins:-

#### 1. Purchases for an amount of ₹ 2 lakh and above:

- In respect of valid application received before 3.00 p.m. on a Business Day with RTGS / NEFT / Fund Transfer / Local Cheque / Demand Draft payable at par at the place where it is received / Cash Card / Debit Card / IMPS / One Time Mandate NACH and funds for the entire amount of subscription / purchase 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 on which the funds are available for utilisation shall be applicable;
- In respect of valid application received after 3.00 p.m. on a Business Day with RTGS / NEFT / Fund Transfer / Local Cheque / Demand Draft payable at par at the place where it is received / Cash Card / Debit Card / IMPS / One Time Mandate NACH and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme and available for utilization before the cut-off time (3.00 p.m.) of the next Business Day, the closing NAV of the next Business Day shall be applicable;
- However, irrespective of the time of receipt of application, where the funds are not available for utilisation on the day of the application, the closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time (3:00 p.m.) shall be applicable, provided the application is received prior to availability of the funds.

#### 2. Purchases/switch-ins for amount of less than ₹ 2 lakh:

- Where the application is received upto 3.00 pm on a Business Day with RTGS / NEFT / Fund Transfer / Local Cheque / Demand Draft payable at par at the place where it is received / Cash Card / Debit Card / IMPS / One Time Mandate NACH - the closing NAV of the day of receipt of application shall be applicable;
- Where the application is received after 3.00 pm on a Business Day with with RTGS / NEFT / Fund Transfer / Local Cheque / Demand Draft payable at par at the place where it is received / Cash Card / Debit Card / IMPS / One Time Mandate NACH - the closing NAV of the next Business Day shall be applicable; and
- Where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received – the closing NAV of day on which the funds for the cheque or demand draft is credited to the account of Scheme shall be applicable.

## REDEMPTIONS INCLUDING SWITCH-OUTS:

- In respect of valid applications received upto 3 p.m. on a Business Day - the closing NAV of the day of receipt of application, shall be applicable.
- 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.

## Minimum Application Amount/ Number of Units (for all the options)

Purchase/Switch Ins	Additional Purchase	Repurchase / Redemption/Switch Outs
₹ 500/- and in multiples of ₹ 1/- thereafter.	₹ 500/- and in multiples of ₹ 1 /- thereafter / 50 Units	₹ 500/- and multiples of ₹ 1/- thereafter or account balance whichever is less / 50 units

### (A) Systematic Investment Plan (SIP)

The provisions for Minimum Application Amount will not be applicable under SIP investments.

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

### B) Systematic Transfer Plan (STP)

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

Frequencies Available Under STP	Daily	Weekly	Fortnightly	Monthly	Quarterly
<b>Minimum Amount</b>	₹ 100/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter
<b>Minimum No. of Installments / Instructions</b>	132	25	13	6	4
<b>Frequency of dates</b>	• Daily - All Business Days • Weekly – 7,15,21,28 • Fortnightly – 5&21 OR 7&25 • Monthly / Quarterly – 5,7,15,21,25,28				
<b>Minimum Balance To Start STP</b>	₹5,000/-				

### C) Systematic Withdrawal Plan (SWP):

Frequencies Available Under SWP	Weekly	Fortnightly	Monthly	Quarterly
<b>Minimum Amount</b>	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter
<b>Minimum No. of Installments / Instructions</b>	25	13	6	4
<b>Frequency of dates</b>	• Weekly – 7,15,21,28 • Fortnightly – 5&21 OR 7&25 • Monthly / Quarterly – 5,7,15,21,25,28			
<b>Minimum Balance To Start SWP</b>	₹5,000/-			

## Dispatch of Repurchase (Redemption) Request

The Redemption / Repurchase proceeds shall be dispatched / credited to the registered bank account of the investor within 10 Business Days from the date of receipt of redemption / repurchase request.

## Benchmark Index

The Scheme's performance will be benchmarked against S&P BSE 30 Total Return Index.

## Dividend Policy

The Trustee proposes to follow the following dividend distribution policy:

In terms of SEBI Circular No. 1/64057/06 dated April 4, 2006, the Trustees shall fix the quantum of dividend and the record date. The AMC shall, within one calendar day of the decision by the Trustee, issue notice to the public, communicating the decision, including the record date. The record date shall be 5 calendar days after the issue of notice and issued in accordance with the terms of the Circular. Declaration of dividend is subject to the availability of distributable surplus. It must be distinctly understood that the actual declaration of dividends under the Scheme and the frequency thereof will, inter-alia, depend upon the distributable surplus of the Scheme. There is no assurance or guarantee to Unitholders as to the rate of dividend distribution nor will that dividend be regularly paid. The dividend that may be paid out of the net surplus of the Scheme will be paid only to those Unitholders whose names appear in the register of Unitholders on the notified record date. Unitholders are entitled to receive dividend within 30 days of the date of declaration of the dividend. However, the Mutual Fund will endeavour to make dividend payments sooner to Unitholders. On distribution of dividend, the NAV will stand reduced by the amount of dividend distributed and statutory levy, if any, at the close of business hours on record date

**Name of the Fund Manager & Tenure of Managing the Scheme**

Mr. Atul Kumar - Fund Manager : Managing since November 15, 2006 (9.6 years)  
Mr. Nilesh Shetty - Associate Fund Manager : Managing since March 28, 2011 (5.2 years)

**Name of the Trustee Company**

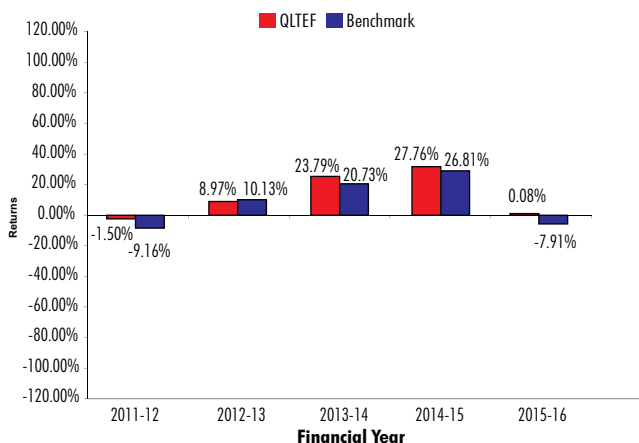
Quantum Trustee Company Private Limited

**Performance of the Scheme (as on April 29, 2016) :**

Compounded Annualized Returns (Growth Option)	Scheme Returns %	Benchmark Returns % (S&P BSE 30 TRI)
Returns for the last 1 year	5.51	-3.69
Returns for the last 3 years	16.22	11.22
Returns for the last 5 years	11.77	7.67
Returns since inception	14.49	10.46

**Past performance may or may not be sustained in future**

Date of inception: March 13, 2006.

**Absolute Returns for the last 5 Financial Years (Growth Option)****Past performance may or may not be sustained in future****Scheme Portfolio Holdings As On April 29, 2016****(i) Top 10 Holdings by Issuer**

Issuer	Issuer
Bajaj Auto Limited	8.09%
Infosys Limited	7.45%
Hero MotoCorp Limited	6.71%
Housing Development Finance Corporation Limited	5.96%
Tata Consultancy Services Limited	5.46%
The Indian Hotels Company Limited	4.47%
Tata Motors Limited	4.09%
Petronet LNG Limited	4.07%
NTPC Limited	3.99%
Tata Chemicals Limited	3.98%
<b>Grand Total</b>	<b>54.27%</b>

**(ii) Fund Allocation Toward Various Sectors:**

Sector Allocation	% to NAV
Automobile	23.61%
Energy	22.97%
IT	15.68%
Financial Services	14.69%
Services	4.47%
Chemicals	3.98%
Metals	3.33%
Construction	3.20%
Pharma	2.87%
Others	2.66%
Telecom	2.44%
Sovereign	0.10%
<b>Grand Total</b>	<b>100.00%</b>

**Note**

Others include CBLO and cash & cash equivalents

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

<https://www.quantumamc.com/Downloads/monthlyPortfolio.aspx>

Portfolio Turnover Ratio for last one year **6.97%**

**Expenses of the Scheme****i) Load Structure**

Entry Load : Not Applicable

In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has notified that, w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund and the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Quantum Mutual Fund does not charge Entry Load since inception.**

Type of Load	Load chargeable (as % of NAV)
<b>Exit Load: Repurchase/Redemption/Switch Out Load:</b>	
-if redeemed or switched out on or before 180 days from the date of allotment:	4.00%
-if redeemed or switched out after 180 days but on or before 365 days from the date of allotment	3.00%
-if redeemed or switched out after 365 days but on or before 545 days from the date of allotment	2.00%
-if redeemed or switched out after 545 days but on or before 730 days from the date of allotment	1.00%
-if redeemed or switched out after 730 days from the date of allotment	Nil

The above mentioned load structure shall be equally applicable to the facilities such as Systematic Investment Plan (SIP) / Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP) and Switches etc. However, no load shall be charged for switching between options within the Scheme.

**(ii) Recurring expenses**

As per the SEBI Regulations, the maximum recurring expenses, including the Investment management and advisory fee, that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as given in the table below.

Daily net assets	% limit
First ₹ 100 Crores	2.50%
Next ₹ 300 Crores	2.25%
Next ₹ 300 Crores	2.00%
On balance of the assets	1.75%

The AMC has estimated that up to 2.50% of the daily net assets of the Scheme will be charged to the Scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund viz. [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com)

No additional expenses as per Regulation 52 (6A) (b) – for gross new inflow from specified cities and Regulation 52 (6A) (c) - recurring expense not exceeding 0.20 per cent of daily net assets of the scheme will be charged to the Scheme.

Actual expenses for the previous financial year ended March 31, 2016: ₹ 54,264,460.70 (1.25% p.a.)

**Transaction Charges**

In accordance with the SEBI Circular No. Cir / IMD / DF/13/2011 dated August 22, 2011, the AMC is allowed to deduct transaction charges of ₹100 for existing investors and ₹150 for a first time investor per subscription of ₹10,000/- and above for the transaction / application received through distributors. The transaction charges shall be deducted by the AMC from the subscription amount received from the investor and paid to the distributor and the balance will be invested in the Scheme.

Investors are requested to note that Quantum Mutual Fund is a direct to investor's Mutual Fund and no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor and full subscription amount will be invested in the Scheme.

**Waiver of Load for Direct Applications**

Not Applicable

Pursuant to SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

**Tax treatment for the Investors (Unitholders)**

Investors are advised to refer to the details in the Scheme Information Document & Statement of Additional Information and also independently refer to his/her/their tax advisor.

**Daily Net Asset Value (NAV) Publication**

NAV shall be calculated, declared and announced on all business days and uploaded on AMFI's website ([www.amfindia.com](http://www.amfindia.com)) by 9.00 p.m. and the same will also be uploaded on the Fund's website [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com) on every Business Day and will also be published in two newspapers.

Investors may obtain NAV information on any Working Day by calling the office of the AMC or any of the Investor Service Centres.

**For Investor Grievances please contact**

Registrar & Transfer Agents

**Karvy Computershare Pvt Ltd**

Karvy Selenium Tower B,  
Plot number 31 & 32 Financial District,  
Nanakramguda Serilingampally Mandal,  
Hyderabad - 500032  
Phone: +91 - 040-23312454

Investor queries and complaints constitute an important voice of Investor, and to this effect the AMC has formulated a Grievance Redressal Policy (which can be viewed at [www.QuantumMF.com](http://www.QuantumMF.com)) which details the queries and complaint handling through a structured grievance redressal framework. Mr. Harshad Chetanwala – Head Customer Delight for any queries / clarifications and Ms. Meera Shetty – Investor Relation Officer for any complaint / grievance can be contacted at Quantum Asset Management Company Private Limited 505, Regent Chambers, 5th Floor Nariman Point, Mumbai – 400021, **email - [Customercare@QuantumAMC.com](mailto:Customercare@QuantumAMC.com)**, **Telephone number - 1800 209 3863 / 1800 22 3863 (Toll Free)**, **Fax number - 022 - 1800 22 3864 (Toll Free)**.

**Unitholders' Information****Consolidated Account Statement (CAS):**

- On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS (if the mobile number is not registered under Do Not Call Registry) within 5 Business Days from the date of receipt of transaction request. The allotment confirmation will be sent to the applicant's registered e-mail address and/or mobile number. Investors / unit holders are therefore requested to provide their email id and mobile number in the application form at the time of subscription.
- Thereafter, a CAS for each calendar month shall be sent by mail / email on or before 10th of the succeeding month to the unit holders by the Depository for unit holders having Mutual Fund investments and holding demat account and by the AMC / Registrar for unit holders having Mutual Fund investments but do not have demat account for each calendar month in whose folios transactions have taken place during the month. The CAS shall contain details relating to all the transactions carried out by the investor / unit holder across all schemes of all mutual funds or transactions in demat account during the month and holding at the end of the month. Such transactions in mutual funds shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan transactions.
- For the purpose of sending the CAS, common investors / unitholders with the same holding pattern of the folio across mutual funds / depository shall be identified by their Permanent Account Number (PAN). In case of multiple holdings it shall be identified on the basis of PAN of first holder and pattern of holding.
- The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.
- In case of a specific request received from the Investors / unit holders, the AMC/Fund will provide the account statement to the investors/ unit holders within 5 Business Days from the date of receipt of such request.
- In the event of the folio is having more than one registered / joint holders, the CAS shall be sent to the first named unit holder and not to other registered / joint holders.
- The investor may request for a physical Account Statement by writing / calling to the AMC / Investor Service Center / Registrar & Transfer Agent. The AMC and Mutual Fund shall provide the physical Account Statement to the investor within 5 Business Days from the receipt of such request without any charges.

**Annual Report :**

The AMC / Mutual Fund shall send 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:

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

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

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

**Portfolio Disclosures:**

The Fund shall before the expiry of 1 month from the close of each half year, that is as on 31 March and 30 September, publish a complete statement of the scheme portfolio by way of an advertisement in one English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Fund is situated or send to the Unitholders a complete statement of Schemes portfolios and shall also update the same on the AMC's website at [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com) and on AMFI's website at [www.amfindia.com](http://www.amfindia.com), in the prescribed format before the expiry of one month from the close of each half year.

Further, the monthly portfolio of the scheme (along with ISIN) shall also be made available on the website of The Fund/ AMC [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com) on or before tenth day of the succeeding month in user - friendly and downloadable format.

**Half Yearly Results:**

The Fund shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website ([www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com)). Further, the Fund shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in at least one national English daily newspaper having nationwide circulation and in newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.

**Dated : May 27, 2016**





# QUANTUM LIQUID FUND

(An Open ended Liquid Scheme)

## Investment Objective

The primary investment objective of the Scheme is to provide optimal returns with low to moderate levels of risk and high liquidity through judicious investments in money market and debt instruments.

## Asset Allocation Pattern of the scheme

Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
Money Market Instruments and other short term debt instruments (*) having maximum re-pricing tenor of not more than 91 days in maturity(**)	100%	Low to medium

Note :

- (\*) Debt Instruments may include investments in securitized debt instruments upto 40% of the Net Assets
- Pending deployment, funds would be invested in short term fixed deposits of scheduled commercial banks having a maximum maturity of not more than 91 days.
- The Scheme may also invest in foreign securities subject to the limits as may be applicable to mutual funds from time to time under various regulations and also under FEMA or such other laws as may be applicable.

The Scheme shall be in compliance with the SEBI Circular dated January 19, 2009.

(\*\*) Maximum re-pricing tenor of 91 days would be reckoned as under - :

- For a fixed rate asset, the remaining tenor is 91 days or less.
- For a floating rate asset, the interest reset frequency is 91 days or less.
- For a fixed rate/floating rate asset where the principal is paid in a staggered and/or on amortizing basis (e.g. securitized papers), the average maturity of such an asset is 91 days or less.
- For a portfolio using Interest Rate Derivatives,
  - The composite floating rate asset (underlying fixed rate asset and Interest Rate Swap, paying fixed and receiving floating) has interest reset frequency up to 91 days.
  - If Interest Rate Swaps (receiving fixed and paying floating), have been used to convert a floating rate asset into a fixed rate asset, the fixed leg of the Interest Rate Swap having remaining tenor upto 91 days.
  - For a portfolio using Forward Rate Agreements, the summation of the beginning and end dates of the period covered is 91 days or less.

The above asset allocation is only indicative and may change from time to time, keeping in view the market conditions and applicable rules and regulations.

## Investment Strategy

The primary investment objective of the Scheme is to provide optimal returns with low to moderate levels of risk and high liquidity through judicious investments in money market and debt instruments.

The fund management team would endeavor to maintain consistent performance in the Scheme by balancing yields and safety as well as maintaining high liquidity.

Various risks carried by debt investments such as Interest Rate Risk, Liquidity Risk, Default Risk, etc. cannot be eliminated, but can be minimized by diversification and hedging.

The fund management team has a Dynamic Model in place to balance and minimize the various risks in the debt markets.

The fund management team would actively track the local interest rate markets as well as the developments in global markets and accordingly rebalance the portfolio of the Scheme.

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

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

The overall Investment strategy revolves around the process laid down to achieve the Investment Objectives as investors in a Liquid Fund seek optimal deployment of their surplus funds. Although the investment pattern for the scheme is for short term instruments, the research and analysis on the macro economy situation is carried out for short term as well as for a more structural and longer term horizon – so as to ensure that the portfolio investments are well positioned for all eventual and likely scenario.

Thus this dynamic combination of a rigorous top down macro economy and fixed income research and emphasis on Portfolio liquidity and capital preservation is expected to offer risk adjusted returns.

## Risk Profile of the Scheme

Mutual Fund Units are subject to market risks. Please read the Scheme Information Document carefully for details on risk factors and other details before investment. Scheme specific Risk Factors are summarized below:

- Risk associated with investments in Debt and Money Market Instruments which involve Interest rate risk, Liquidity & Settlement Risk, Investment Risk, Credit Risk, Re-investment Risk etc.,
- Risk associated with investments in Derivatives which involve Credit Risk, Illiquidity Risk etc
- Risk associated with investments in Stock Lending consists of the failure to another party, to comply with the terms of agreement entered into. There can be a loss in such a transaction if the price of the security goes up instead of falling down.
- Scheme may invest in domestic, securitized debt such as asset backed securities (ABS) or mortgage backed securities (MBS) which involves risks like Prepayment Risk, Market risk etc.

## Risk Mitigation Factors

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 following Risk and designed Risk Management Strategies which is the part of the Investment Process to manage such risks.

Type of Risks	Risk Mitigation / Management Strategies
<b>Interest Rate Risk</b>	Measured through Average Maturity Duration / Portfolio Sensitivity to interest rate changes (PV01). The investment is made only in shorter tenor instruments (< 91 days) and has low duration and is thus exposed to lower market risks.
<b>Credit and Default Risk</b>	Measured through Portfolio credit quality. The Scheme is mandated to invest a minimum of up to 80% in instruments with the highest credit rating as given by a SEBI registered credit rating agency which helps maintain good portfolio quality.
<b>Liquidity Risk</b>	Measured through Trading Data / Portfolio Liquidity Report. The Scheme caps the illiquid assets as a % of portfolio to ensure that the fund remains liquid to meet redemptions.
<b>Mismatch Risk / ALM (Asset Liability mismatch) Risk (Investor horizon and asset maturity mismatch)</b>	Measured through ALM Report. The Fund has a well laid down ALM policy which ensures that the portfolio maturity is aligned to investor horizon. The scheme assumes certain amount of redemptions on a regular basis and thus plans its asset purchases based on this estimate ensuring smooth redemptions with limited market risks.

## Plans and Options

Options:

The Scheme offers three Options, namely;

- Growth Option
- Monthly Dividend Payout Option
- Daily Dividend Re-investment Option

## Separate Plan For Direct Investment

In accordance with the SEBI Circular No. Cir / IMD / DF/21/2012 dated September 13, 2012, the Mutual Fund/AMC shall provide a separate plan for direct investment i.e. investments not routed through a distributor and such separate expense plan shall have lower expense ratio excluding distribution expenses, commission etc., and no commission shall be paid from such plans and the plan shall also have a separate NAV.

Investors are requested to note that Quantum Mutual Fund is a direct to investors Mutual Fund and does not charge / debit any distribution expenses to the schemes and does not pay any upfront or trail commission to distributors for investment routed through distributor whether empanelled with Quantum Mutual Fund or not since its inception. Further, Quantum Mutual Fund does not deduct Transaction Charges as allowed under SEBI Circular No. Cir / IMD / DF/13/2011 dated August 22, 2011.

Quantum Mutual Fund shall continue not charging / debiting any distribution expenses to the schemes and does not pay any upfront or trail commission to distributors for investment routed through distributor whether empanelled with Quantum Mutual Fund or not.

Therefore, the Scheme shall not have a Separate Plan for receiving any investment applications either through distributors or directly from investors, and shall not declare separate NAV for application either through distributors or directly from investors for the Scheme.

## Applicable NAV

The cut-off times for determining Applicable NAVs for subscription, redemptions and switch-outs to be made at the Investor Service Centres / Official Points of Acceptance from time to time are as per the details given below:

### Subscriptions/Purchases including Switch-Ins:

- Where the application is received upto 2.00 p.m. on a day with RTGS/ NEFT / Fund Transfer / Local Cheque / Demand Draft payable at par at the place where it is received / Cash Card/ Debit Card/ IMPS/ One Time Mandate NACH and funds are available for utilization before the cut-off time, the applicable NAV shall be closing NAV of the day immediately preceding the day of receipt of application;
- Where the application is received after 2.00 p.m. on a day with RTGS/ NEFT / Fund Transfer / Local Cheque / Demand Draft payable at par at the place where it is received / Cash Card/ Debit Card/ IMPS/ One Time Mandate NACH and funds are available for utilisation on the same day, the applicable NAV shall be the closing NAV of the day immediately preceding the next business day; and
- Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time, the applicable NAV shall be the closing NAV of the day immediately preceding the day on which the funds are available for utilization.

### Repurchase/Redemptions including Switch-Outs:

- Where the application is received up to 3.00 p.m., the closing NAV of the day on which application is received shall be applicable.
- Where the application is received after 3.00 p.m., the closing NAV of the next business day shall be applicable.

## Minimum Application Amount/ Number of Units (for all the options)

Purchase /Switch In	Additional Investments (for all the options)	Repurchase/ Redemption/ Switch Out (for all the options)
i) Growth Option - ₹ 5,000/- and in multiples of ₹ 1/- thereafter.	₹ 500/- and in multiples of ₹ 1/- thereafter / 50 units	₹ 500/- and in multiples of ₹ 1/- thereafter or Account balance which ever is less / 50 units
ii) Monthly Dividend Payout Option - ₹ 10,000/- and in multiples of ₹ 1/- thereafter.		
iii) Daily Dividend Re-investment Option - ₹ 1,00,000/- and in multiples of ₹ 1/- thereafter.		

## A) Systematic Investment Plan (SIP)

The provisions for Minimum Application Amount will not be applicable under SIP investments.

Frequencies Available Under SIP	Monthly	Quarterly
<b>Minimum Amount</b>	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter
<b>Minimum No. of Installments / Instructions</b>	6	4
<b>Frequency of dates</b>	• Monthly / Quarterly – 5,7,15,21,25,28	

## B) Systematic Transfer Plan (STP)

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

Frequencies Available Under STP	Daily	Weekly	Fortnightly	Monthly	Quarterly
<b>Minimum Amount</b>	₹ 100/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter
<b>Minimum No. of Installments / Instructions</b>	132	25	13	6	4
<b>Frequency of dates</b>	• Daily - All Business Days • Weekly – 7,15,21,28 • Fortnightly – 5&21 OR 7&25 • Monthly / Quarterly – 5,7,15,21,25,28				
<b>Minimum Balance to start STP</b>	₹5,000/-				

## C) Systematic Withdrawal Plan (SWP)

Frequencies Available Under SWP	Weekly	Fortnightly	Monthly	Quarterly
<b>Minimum Amount</b>	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter
<b>Minimum No. of Installments / Instructions</b>	25	13	6	4
<b>Frequency of dates</b>	• Weekly – 7,15,21,28 • Fortnightly – 5&21 OR 7&25 • Monthly / Quarterly – 5,7,15,21,25,28			
<b>Minimum Balance to start SWP</b>	₹5,000/-			

## Dispatch of Repurchase (Redemption) Request

The Redemption / Repurchase proceeds shall be dispatched / credited to the registered bank account of the investor within 10 Business Days from the date of receipt of redemption / repurchase request.

## Benchmark Index

The Scheme's performance will be benchmarked against CRISIL Liquid Fund Index.

## Dividend Policy

The Trustee proposes to follow the following dividend distribution policy:

In terms of SEBI Circular No. 1/64057/06 dated April 4, 2006, the Trustees shall fix the quantum of dividend and the record date. The AMC shall, within one calendar day of the decision by the Trustee, issue notice to the public, communicating the decision, including the record date. The record date shall be 5 calendar days after the issue of notice and issued in accordance with the terms of the Circular. Declaration of dividend is subject to the availability of distributable surplus. It must be distinctly understood that the actual declaration of dividends under the Scheme and the frequency thereof will, inter-alia, depend upon the distributable surplus of the Scheme.

There is no assurance or guarantee to Unitholders as to the rate of dividend distribution nor will that dividend be regularly paid. The dividend that may be paid out of the net surplus of the Scheme will be paid only to those Unitholders whose names appear in the register of Unitholders on the notified record date. Unitholders are entitled to receive dividend within 30 days of the date of declaration of the dividend. However, the Mutual Fund will endeavour to make dividend payments sooner to Unitholders. On distribution of dividend, the NAV will stand reduced by the amount of dividend distributed and statutory levy, if any, at the close of business hours on record date. The requirement of giving notice shall not be applicable under Monthly dividend payout option and Daily dividend re-investment option.

#### Name of the Fund Manager & Tenure of Managing the Scheme

Mr. Murthy Nagarajan: Managing since November 1, 2013 (2.7 years)

#### Name of the Trustee Company

Quantum Trustee Company Private Limited

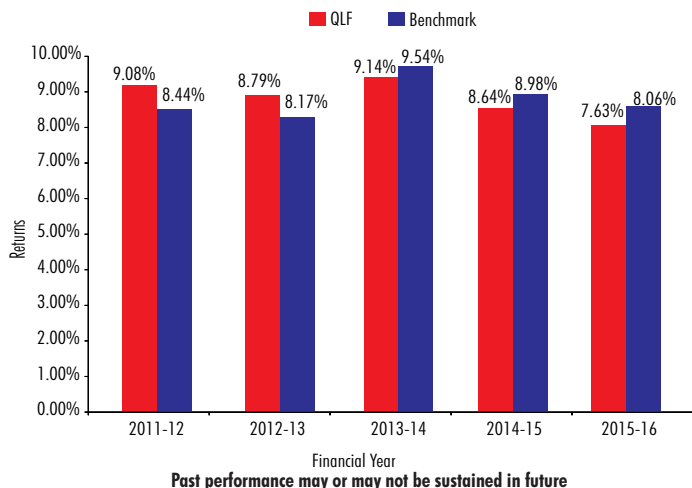
#### Performance of the Scheme (as at April 29, 2016) :

Compounded Annualized Returns (Growth Option)	Scheme Returns %	Benchmark Returns % (Crisil Liquid Fund Index.)
Returns for the last 1 year	7.54	7.97
Returns for the last 3 years	8.36	8.79
Returns for the last 5 years	8.61	8.62
Returns since inception	7.78	7.53

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

Date of Inception - April 07, 2006.

#### Absolute Returns for the last 5 financial years (Growth Option)



#### Scheme Portfolio Holdings As On April 29, 2016

##### (i) Top 10 Holdings by Issuer

Issuer	Issuer
Power Grid Corporation of India Ltd	8.01%
Bank of Maharashtra	8.00%
Vijaya Bank	8.00%
Punjab & Sind Bank	7.98%
Power Finance Corporation Ltd	7.96%
Canara Bank	7.95%
Small Industries Development Bank of India	7.95%
Government of India	0.79%
<b>Grand Total</b>	<b>56.64%</b>

##### (ii) Fund Allocation Toward Various Sectors:

Sector Allocation	% to NAV
Financial Services	47.84%
Others	43.36%
Energy	8.01%
Sovereign	0.79%
<b>Grand Total</b>	<b>100.00%</b>

#### Note

Others include CBLO and cash & cash equivalents

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

<https://www.quantumamc.com/Downloads/monthlyPortfolio.aspx>

Portfolio Turnover Ratio for last one year - Not Applicable

#### Expenses of the Scheme

##### i) Load Structure

Entry Load : Not Applicable

In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 it has been notified that, w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund and the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Quantum Mutual Fund does not charge Entry Load since inception.**

Exit Load : Nil

##### ii) Recurring expenses

As per the SEBI Regulations, the maximum recurring expenses, including the Investment management and advisory fee, that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as given in the table below.

Daily net assets	% limit
First ₹ 100 crores	2.25
Next ₹ 300 crores	2.00
Next ₹ 300 crores	1.75
On balance of the assets	1.50

The AMC has estimated that upto 0.25% of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund viz. [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com)

No additional expenses as per Regulation 52(6A) (b) - for gross new inflow from specified cities and Regulation 52(6A) (c) - recurring expenses not exceeding 0.20 percent of daily net assets to the scheme will be charged to the scheme.

Actual Expenses for the Previous Financial Year ended March 31, 2016: ₹ 1,989,182.43 (0.34%p.a.)

#### Transaction Charges

In accordance with the SEBI Circular No. Cir./IMD/DF/13/2011 dated August 22, 2011, the AMC is allowed to deduct transaction charges of ₹ 100 for existing investors and Rs.150 for a first time investor per subscription of ₹10,000/- and above for the transaction/ application received through distributors. The transaction charges shall be deducted by the AMC from the subscription amount received from the investor and paid to the distributor and the balance will be invested in the Scheme.

Investors are requested to note that Quantum Mutual Fund is a direct to investor's Mutual Fund and no transaction charges shall be deducted from the investment amount for transactions/ applications received from the distributor and full subscription amount will be invested in the Scheme.

#### Waiver of Load for Direct Applications

Not Applicable

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

#### Tax treatment for the Investors (Unitholders)

Investors are advised to refer to the details in the Scheme Information Document and Statement of Additional Information and also independently refer to his/her/their tax advisor..

#### Daily Net Asset Value (NAV) Publication

The AMC will calculate the NAVs for all the Calendar Days. AMC shall update the NAV on the website of AMFI [www.amfiindia.com](http://www.amfiindia.com) by 9.00 p.m. and the same will also be uploaded on the Fund's website [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com), on every Business Day and will also be published in two newspapers.

Investors may obtain NAV information on any Business Day by calling the office of the AMC or any of the Investor Service Centres.

#### For Investor Grievances please contact

Registrar & Transfer Agents

**Kary Computer Share Pvt Ltd**

Kary Selenium Tower B

Plot number 31 & 32 Financial District

Nanakramguda Serilingampally Mandal

Hyderabad - 500032

Phone: +91 - 040-23312454

Investor queries and complaints constitute an important voice of Investor, and to this effect the AMC has formulated a Grievance Redressal Policy (which can be viewed at [www.QuantumMF.com](http://www.QuantumMF.com)) which details the queries and complaint handling through a structured grievance redressal framework. Mr. Harshad Chetanwala - Head Customer Delight for any queries / clarifications and Ms. Meera Shetty - Investor Relation Officer for any complaint / grievance can be contacted at Quantum Asset Management Company Private Limited 505, Regent Chambers, 5th Floor Nariman Point, Mumbai - 400021, **email - [Customercare@QuantumAMC.com](mailto:Customercare@QuantumAMC.com)**, **Telephone number - 1800 209 3863 / 1800 22 3863 (Toll Free)**, **Fax number - 022 -1800 22 3864 (Toll Free)**.

#### Unitholders' Information

##### Consolidated Account Statement (CAS):

- On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS (if the mobile number is not registered under Do Not Call Registry) within 5 Business Days from the date of receipt of transaction request. The allotment confirmation will be sent to the applicant's registered e-mail address and/or mobile number. Investors / unit holders are therefore requested to provide their email id and mobile number in the application form at the time of subscription.
- Thereafter, a CAS for each calendar month shall be sent by mail/ email on or before 10th of the succeeding month to the unit holders by the Depository for unit holders having Mutual Fund investments and holding demat account and by the AMC / Registrar for unit holders having Mutual Fund investments but do not have demat account for each calendar month in whose folios transactions have taken place during the month. The CAS shall contain details relating to all the transactions carried out by the investor / unit holder across all schemes of all mutual funds or transactions in demat account during the month and holding at the end of the month. Such transactions in mutual funds shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan transactions.
- For the purpose of sending the CAS, common investors / unitholders with the same holding pattern of the folio across mutual funds / depository shall be identified by their Permanent Account Number (PAN). In case of multiple holdings it shall be identified on the basis of PAN of first holder and pattern of holding.
- The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.
- In case of a specific request received from the Investors / unit holders, the AMC/Fund will provide the account statement to the investors / unit holders within 5 Business Days from the date of receipt of such request..
- In the event of the folio is having more than one registered / joint holders, the CAS shall be sent to the first named unit holder and not to other registered / joint holders.
- The investor may request for a physical Account Statement by writing / calling to the AMC / Investor Service Center / Registrar & Transfer Agent. The AMC and Mutual Fund shall provide the physical Account Statement to the investor within 5 Business Days from the receipt of such request without any charges.

#### Annual Report :

The AMC / Mutual Fund shall send 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:

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

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

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

#### Portfolio Disclosures:

The Fund shall before the expiry of 1 month from the close of each half year, that is on 31 March and 30 September, publish a complete statement of the scheme portfolio by way of an advertisement in one English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Fund is situated or send to the Unitholders a complete statement of Schemes portfolios and shall also update the same on the AMC's website at [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com) and on AMFI's website at [www.amfiindia.com](http://www.amfiindia.com), in the prescribed format before the expiry of one month from the close of each half year.

Further, the monthly portfolio of the scheme (along with ISIN) shall also be made available on the website of The Fund/ AMC [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com) on or before tenth day of the succeeding month in user - friendly and downloadable format.

#### Half Yearly Results:

The Fund shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website ([www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com)). Further, the Fund shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in at least one national English daily newspaper having nationwide circulation and in newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.

**Dated : May 27, 2016**



# QUANTUM TAX SAVING FUND

(An Open ended Equity Linked Savings Scheme)

## Investment Objective

The investment objective of the Scheme is to achieve long-term capital appreciation by investing primarily in shares of companies that will typically be included in the S&P BSE 200 index and are in a position to benefit from the anticipated growth and development of the Indian economy and its markets.

## Asset Allocation Pattern of the scheme

Types of Instruments	Normal allocation (% of Net Assets)		
	Minimum allocation (% of Net Assets)	Maximum allocation (% of Net Assets)	Risk Profile
Equity and equity-related Securities*	80	100	High
Debt and money market instruments	0	20	Low to Medium

In accordance with the ELSS, investments by the Scheme in equity and equity related Securities will not fall below 80% of the net assets of the Scheme.

\*Equity related Securities shall mean all those instruments which are permitted as per the ELSS Guidelines from time to time and shall include equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures so acquired or subscribed, shall be divested within a period of 12 (twelve) months.

The Scheme does not intend to make any investments in derivatives, and ADR/GDRs/foreign Securities. However, the Scheme may make investments in derivatives, ADR/GDRs/foreign Securities as and when permitted by the ELSS. The scheme shall not invest in Foreign Securitized Debt.

The above asset allocation is only indicative and may change from time to time, keeping in view the market conditions and applicable rules and regulations.

## Investment Strategy

The investment strategy of the Scheme will be to invest in a basket of stocks after using intensive fundamental analysis, both quantitative and qualitative, monitor the portfolio actively but not so as to engage in excessive trading, and control risk by keeping the portfolio adequately diversified (both in terms of the sectors included in the portfolio as well as with respect to the level of concentration of any particular investment).

The primary focus of the Scheme will be on companies which will typically be included in the BSE 200 Index. Valuations will be developed based on the business of the company, the environment in which it operates, the skills and resources of its management, the strength of its balance sheet and cash flow relative to its long term goals, and other fundamental sector criteria. Investments will be made in companies whose shares are undervalued when compared to long term valuation expectations. Investments will be sold when the Investment Manager believes the market price of the shares has exceeded its assessment of the long term value of that company, or if there are adverse changes to that company's management, prospects or the markets in which that company operates. This evaluation against market prices will tend to be based on fundamental criteria (dividend yields, price to earnings, price to cash flow, price to book value, and other different measures of share price ratios), relative to a company's peer group, its history and the overall equity markets.

## Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- Risk associated with investment in Equity and Equity related Securities, Trading Volumes and Settlement Periods.
- Risks associated with Derivatives or stock lending
- Investments in mutual fund units involves investment risk such as trading volumes, settlement risk, liquidity risk & default risk. Trading volume may restrict liquidity in equity & debt investments. The AMC may choose to invest in unlisted securities which may increase the risk on the portfolio. Also, the value of the Scheme investments may be affected by interest rates, currency and exchange rates, change in law / policies of the government, taxation laws and political, economic or other developments.
- Investment in debt and money market instruments are subject to risk, audit risk, spread risk, re-investment risk, basis risk, audit risk, spread risk, prepayment risk etc. to the extent of the Scheme's investments in such securities.

Due to the lock in requirements under ELSS Guidelines, the ability of investors to realize returns is restricted for the first three years.

## Risk Management 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 following Risk and designed Risk Management Strategies which is the part of the Investment Process to manage such risks.

Type of Risks	Risk Mitigation / Management Strategies
Quality risk: Risk of investing in unsustainable/weak companies	Investment universe is selected carefully, based on the quality of business, management capabilities, nature of industry, history of the company, promoter background etc. and also meet regularly companies official to update the information about the companies.
Price risk: Risk of overpaying for a company	A number of valuation tools are applied to judge the fair value of the companies and investment is made only if there is good upside in the stock price. For deciding the valuation of the companies various tools is considered such as history of the companies, peers over 5-10 year periods, quantitative analysis.
Concentration risk	The investments are made in stocks across a number of sectors to ensure the diversification. There is stock wise limit is that no investment is made more than 6% of portfolio.
Liquidity risk: High impact cost	The Investments are made only in such stocks which has high trading volume in the market.
Volatility risk: price volatility due to company or portfolio specific factors	For hedging the portfolio generally cash is used and when the stocks / markets go up sharply above the comfort level at that time stock has been sold and cash has been retained to invest for further good opportunity.
Event risk: Price risk due to company or sector specific events	Regular meetings with the companies and internal meetings of portfolio team helps to identify and resolve the Event Risk.

## Plans and Options

### Options:

The Scheme offers two Options:

- Growth Option
- Dividend Option.

## Separate Plan For Direct Investment

In accordance with the SEBI Circular No. Cir / IMD / DF/21/2012 dated September 13, 2012, the Mutual Fund/AMC shall provide a separate plan for direct investment i.e. investments not routed through a distributor and such separate expense plan shall have lower expense ratio excluding distribution expenses, commission etc., and no commission shall be paid from such plans and the plan shall also have a separate NAV.

Investors are requested to note that Quantum Mutual Fund is a direct to investor's Mutual Fund and does not charge / debit any distribution expenses to the schemes and does not pay any upfront or trail commission to distributors for investment routed through distributor whether empanelled with Quantum Mutual Fund or not since its inception. Further, Quantum Mutual Fund does not deduct Transaction Charges as allowed under SEBI Circular No. Cir / IMD / DF/13/2011 dated August 22, 2011.

Quantum Mutual Fund shall continue not charging / debiting any distribution expenses to the schemes and does not pay any upfront or trail commission to distributors for investment routed through distributor whether empanelled with Quantum Mutual Fund or not.

Therefore, the Scheme shall not have a Separate Plan for receiving any investment applications either through distributors or directly from investors, and shall not declare separate NAV for application either through distributors or directly from investors for the Scheme.

## Applicable NAV

## SUBSCRIPTION/PURCHASE INCLUDING SWITCH-INS:-

### 1. Purchases for an amount of ₹ 2 lakh and above:

- In respect of valid application received before 3.00 p.m. on a Business Day with RTGS / NEFT / Fund Transfer / Local Cheque / Demand Draft payable at par at the place where it is received / Cash Card / Debit Card / IMPS / One Time Mandate NACH and funds for the entire amount of subscription / purchase 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 on which the funds are available for utilisation shall be applicable;
- In respect of valid application received after 3.00 p.m. on a Business Day with RTGS / NEFT / Fund Transfer / Local Cheque / Demand Draft payable at par at the place where it is received / Cash Card / Debit Card / IMPS / One Time Mandate NACH and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme and available for utilization before the cut-off time (3.00 p.m.) of the next Business Day, the closing NAV of the next Business Day shall be applicable;
- However, irrespective of the time of receipt of application, where the funds are not available for utilisation on the day of the application, the closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time (3:00 p.m.) shall be applicable, provided the application is received prior to availability of the funds.

### 2. Purchases/switch-in for amount of less than ₹ 2 lakh:

- Where the application is received upto 3.00 pm on a Business Day with RTGS / NEFT / Fund Transfer / Local Cheque / Demand Draft payable at par at the place where it is received / Cash Card / Debit Card / IMPS / One Time Mandate NACH – the closing NAV of the day of receipt of application shall be applicable;
- Where the application is received after 3.00 pm on a Business Day with RTGS / NEFT / Fund Transfer / Local Cheque / Demand Draft payable at par at the place where it is received / Cash Card / Debit Card / IMPS / One Time Mandate NACH the closing NAV of the next Business Day shall be applicable; and
- Where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received – the closing NAV of day on which the funds for the cheque or demand draft is credited to the account of Scheme shall be applicable.

## REDEMPTIONS INCLUDING SWITCH-OUTS:

- In respect of valid applications received upto 3 p.m. on a Business Day - the closing NAV of the day of receipt of application, shall be applicable.  
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.

## Minimum Application Amount/ Number of Units (for all the options)

Purchase	Additional Purchase	Repurchase/Redemption
₹ 500/- and in multiples of ₹ 500/- thereafter.	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- or 50 units
		<b>Lock-in period</b> Redemption of Units can be made only after a period of three years (lock-in period) from the date of allotment of Units proposed to be redeemed as prescribed in the Equity Linked Savings Scheme, 2005

## A) Systematic Investment Plan (SIP)

Frequencies Available Under SIP	Daily	Weekly	Fortnightly	Monthly	Quarterly
<b>Minimum Amount</b>	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter
<b>Minimum No. of Installments / Instructions</b>	132	25	13	6	4
<b>Frequency of dates</b>	• Daily - All Business Days • Weekly – 7,15,21,28 • Fortnightly – 5&21 OR 7&25 • Monthly / Quarterly – 5,7,15,21,25,28				

## B) Systematic Transfer Plan (STP)

After completion of lock in period of 3 years from the date of investment.

Frequencies Available Under STP	Daily	Weekly	Fortnightly	Monthly	Quarterly
<b>Minimum Amount</b>	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter
<b>Minimum No. of Installments / Instructions</b>	132	25	13	6	4
<b>Frequency of dates</b>	• Daily - All Business Days • Weekly – 7,15,21,28 • Fortnightly – 5&21 OR 7&25 • Monthly / Quarterly – 5,7,15,21,25,28				
<b>Minimum Balance To Start STP</b>	₹ 5,000/-				

## C) Systematic Withdrawal Plan (SWP)

After completion of lock in period of 3 years from the date of investment.

Frequencies Available Under SWP	Weekly	Fortnightly	Monthly	Quarterly
<b>Minimum Amount</b>	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter
<b>Minimum No. of Installments / Instructions</b>	25	13	6	4
<b>Frequency of dates</b>	• Weekly – 7,15,21,28 • Fortnightly – 5&21 OR 7&25 • Monthly / Quarterly – 5,7,15,21,25,28			
<b>Minimum Balance To Start SWP</b>	₹ 5,000/-			

## Dispatch of Repurchase (Redemption) Request

The Redemption / Repurchase proceeds shall be dispatched / credited to the registered bank account of the investor within 10 Business Days from the date of receipt of redemption / repurchase request.

## Benchmark Index

The Scheme's performance will be benchmarked against S&P BSE 30 Total Return Index.



## Dividend Policy

The Trustee proposes to follow the following dividend distribution policy:

In terms of SEBI Circular No. 1/64057/06 dated April 4, 2006, the Trustees shall fix the quantum of dividend and the record date. The AMC shall, within one calendar day of the decision by the Trustee, issue notice to the public, communicating the decision, including the record date. The record date shall be 5 calendar days after the issue of notice and issued in accordance with the terms of the Circular. Declaration of dividend is subject to the availability of distributable surplus. It must be distinctly understood that the actual declaration of dividends under the Scheme and the frequency thereof will, inter-alia, depend upon the distributable surplus of the Scheme. There is no assurance or guarantee to Unitholders as to the rate of dividend distribution nor will that dividend be regularly paid. The dividend that may be paid out of the net surplus of the Scheme will be paid only to those Unitholders whose names appear in the register of Unitholders on the notified record date. Unitholders are entitled to receive dividend within 30 days of the date of declaration of the dividend. However, the Mutual Fund will endeavour to make dividend payments sooner to Unitholders. On distribution of dividends, the NAV will stand reduced by the amount of dividend distributed and statutory levy, if any, at the close of business hours on record date.

## Name of the Fund Manager & Tenure of Managing the Scheme

Mr. Atul Kumar: Managing since December 10, 2008 (7.5 years)

## Name of the Trustee Company

Quantum Trustee Company Private Limited

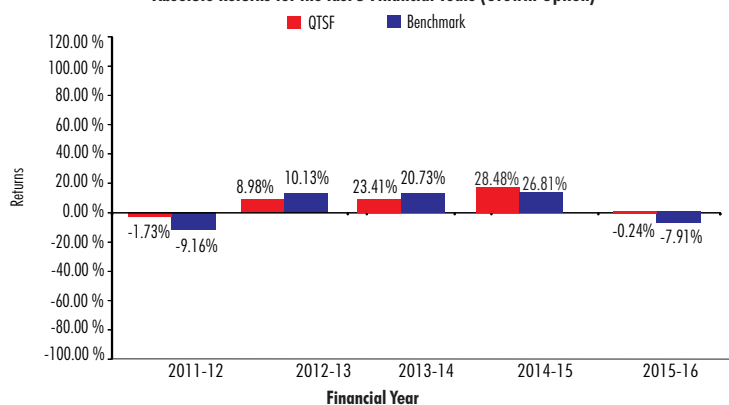
## Performance of the Scheme (as on April 29, 2016) :

Compounded Annualized Returns (Growth Option)	Scheme Returns %	Benchmark Returns% (S&PSE30TotalReturnIndex)
Returns for the last 1 year	5.87	-3.69
Returns for the last 3 year	16.08	11.22
Returns for the last 5 years	11.70	7.67
Returns since inception	20.31	15.80

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

Date of Inception - December 23, 2008

## Absolute Returns for the last 5 Financial Years (Growth Option)



## Past performance may or may not be sustained in future

## Scheme Portfolio Holdings As On April 29, 2016

### (i) Top 10 Holdings by Issuer

Issuer	Issuer
Infosys Limited	7.71%
Bajaj Auto Limited	7.66%
Hero MotoCorp Limited	6.54%
Housing Development Finance Corporation Limited	5.96%
Tata Consultancy Services Limited	5.91%
The Indian Hotels Company Limited	4.35%
Petronet LNG Limited	4.24%
Tata Motors Limited	4.09%
NTPC Limited	4.06%
Tata Chemicals Limited	3.95%
<b>Grand Total</b>	<b>54.47</b>

### (ii) Fund Allocation Toward Various Sectors:

Sector Allocation	% to NAV
Energy	23.59%
Automobile	22.77%
IT	16.45%
Financial Services	14.67%
Services	4.35%
Chemicals	3.95%
Metals	3.33%
Construction	3.16%
Pharma	2.84%
Telecom	2.50%
Others	2.39%
<b>Grand Total</b>	<b>100.00%</b>

## Note

Others include CBLO and cash & cash equivalents

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

<https://www.quantumamc.com/Downloads/monthlyPortfolio.aspx>

Portfolio Turnover Ratio for last one year **6.74%**

## Expenses of the Scheme

### i) Load Structure

Entry Load: Not Applicable

In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has notified that, w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund and the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Quantum Mutual Fund does not charge Entry Load since inception.**

Exit Load: Nil

### ii) Recurring expenses

As per the SEBI Regulations, the maximum recurring expenses, including the Investment management and advisory fee, that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as given in the table below.

Daily net assets	% limit
First ₹ 100 crores	2.50%
Next ₹ 300 crores	2.25%
Next ₹ 300 crores	2.00%
On balance of the assets	1.75%

The AMC has estimated that up to 2.50% of the daily net assets of the Scheme will be charged to the Scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund viz. [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com)

No additional expenses as per Regulation 52 (6A) (b) – for gross net inflow from specified cities and Regulation 52 (6A) (c) – recurring expense, not exceeding 0.20 per cent of daily net assets of the scheme will be charged to the Scheme.

Actual expenses for the previous financial year ended March 31, 2016 - ₹. 4,374,456.66 (1.24% p.a.)

## Transaction Charges

In accordance with the SEBI Circular No. Cir / IMD / DF/13/2011 dated August 22, 2011, the AMC is allowed to deduct transaction charges of ₹ 100 for existing investors and ₹ 150 for a first time investor per subscription of ₹ 10,000/- and above for the transaction / application received through distributors. The transaction charges shall be deducted by the AMC from the subscription amount received from the investor and paid to the distributor and the balance will be invested in the Scheme.

Investors are requested to note that Quantum Mutual Fund is a direct to investor's Mutual Fund and no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor and full subscription amount will be invested in the Scheme.

## Waiver of Load for Direct Applications

Not Applicable

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

## Tax treatment for the Investors (Unit holders)

Investors are advised to refer to the details in the Scheme Information Document and Statement of Additional Information and also independently refer to his/her/their tax advisor.

## Daily Net Asset Value (NAV) Publication

NAV shall be calculated, declared and announced on all Business Days and uploaded on the AMFI website ([www.amfiindia.com](http://www.amfiindia.com)) by 9.00 p.m. the same will also be uploaded on the Fund's website [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com) on every Business Day and will also be published in two newspapers.

Investors may obtain NAV information on any business day by calling the office of the AMC or any other Investor Service Centres.

## For Investor Grievances please contact

Registrar & Transfer Agents  
**Karvy Computershare Pvt Ltd**  
 Karvy Selenium Tower B,  
 Plot number 31 & 32 Financial District,  
 Nanakramguda Seelilingampally Mandal,  
 Hyderabad - 500032  
 Phone: +91 - 040-23312454

Investor queries and complaints constitute an important voice of Investor, and to this effect the AMC has formulated a Grievance Redressal Policy (which can be viewed at [www.QuantumMF.com](http://www.QuantumMF.com)) which details the queries and complaint handling through a structured grievance redressal framework. Mr. Harshad Chetanwala – Head Customer Delight for any queries / clarifications and Ms. Meera Shetty – Investor Relation Officer for any complaint / grievance can be contacted at Quantum Asset Management Company Private Limited 505, Regent Chambers, 5th Floor Nariman Point, Mumbai – 400021, email - [Customercare@QuantumAMC.com](mailto:Customercare@QuantumAMC.com), Telephone number - 1800 209 3863 / 1800 22 3863 (Toll Free), Fax number - 022 - 1800 22 3864 (Toll Free).

## Unitholders' Information

### Consolidated Account Statement (CAS):

- On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS (if the mobile number is not registered under Do Not Call Registry) within 5 Business Days from the date of receipt of transaction request. The allotment confirmation will be sent to the applicant's registered e-mail address and/or mobile number. Investors / unit holders are therefore requested to provide their email id and mobile number in the application form at the time of subscription.
- Thereafter, a CAS for each calendar month shall be sent by mail / email on or before 10th of the succeeding month to the unit holders by the Depository for unit holders having Mutual Fund investments and holding demat account and by the AMC / Registrar for unit holders having Mutual Fund investments but do not have demat account for each calendar month in whose folios transactions have taken place during the month. The CAS shall contain details relating to all the transactions carried out by the investor / unit holder across all schemes of all mutual funds or transactions in demat account during the month and holding at the end of the month. Such transactions in mutual funds shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan transactions.
- For the purpose of sending the CAS, common investors / unitholders with the same holding pattern of the folio across mutual funds / depository shall be identified by their Permanent Account Number (PAN). In case of multiple holdings it shall be identified on the basis of PAN of first holder and pattern of holding.
- The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.
- In case of a specific request received from the Investors / unit holders, the AMC/Fund will provide the account statement to the investors / unit holders within 5 Business Days from the date of receipt of such request.
- In the event of the folio is having more than one registered / joint holders, the CAS shall be sent to the first named unit holder and not to other registered / joint holders. The investor may request for a physical Account Statement by writing / calling to the AMC / Investor Service Center / Registrar & Transfer Agent. The AMC and Mutual Fund shall provide the physical Account Statement to the investor within 5 Business Days from the receipt of such request without any charges.
- The investor may request for a physical Account Statement by writing / calling to the AMC / Investor Service Center / Registrar & Transfer Agent. The AMC and Mutual Fund shall provide the physical Account Statement to the investor within 5 Business Days from the receipt of such request without any charges.

### Annual Report :

The AMC / Mutual Fund shall send 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:

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

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

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

### Portfolio Disclosures:

The Fund shall before the expiry of 1 month from the close of each half year, that is as on 31 March and 30 September, publish a complete statement of the scheme portfolio by way of an advertisement in one English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Fund is situated or send to the Unitholders a complete statement of Schemes portfolios and shall also update the same on the AMC's website at [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com) and on AMFI's website at [www.amfiindia.com](http://www.amfiindia.com), in the prescribed format before the expiry of one month from the close of each half year.

Further, the monthly portfolio of the scheme (along with ISIN) shall also be made available on the website of The Fund/ AMC [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com) on or before tenth day of the succeeding month in user - friendly and downloadable format.

### Half Yearly Results:

The Fund shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website ([www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com)). Further, the Fund shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in at least one national English daily newspaper having nationwide circulation and in newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.

Dated: May 27, 2016





# QUANTUM EQUITY FUND OF FUNDS

(An Open-ended Equity Fund of Funds Scheme)

## Investment Objective

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

## Asset Allocation Pattern of the scheme

Types of Instruments	Normal allocation (% of Net Assets)		
	Minimum allocation (% of Net Assets)	Maximum allocation (% of Net Assets)	Risk Profile
Open-ended diversified equity schemes of mutual funds registered with SEBI.	90	100	High
Money Market Instruments	0	10	Low to medium

The scheme will only invest in third party mutual funds. The fund shall invest in a mix of diversified equity schemes, mid cap/ small cap/ large cap oriented schemes.

The above asset allocation is only indicative and may change from time to time, keeping in view the market conditions and applicable rules and regulations.

## Investment Strategy

The investment strategy of the Scheme will be to invest predominantly in open-ended diversified equity schemes of Mutual Funds, which are registered with SEBI after using intensive fundamental analysis both quantitative and qualitative, monitor the portfolio regularly but not so as to engage in excessive churning, and control risk by keeping portfolio adequately diversified.

The Scheme will invest a majority of its money in open-ended diversified equity schemes that have been in existence for at least 3 years at the time of making investments. The Scheme will not invest in any sector/thematic funds. Besides, it will not make any investments in the schemes of Quantum Mutual Fund. Furthermore, the schemes that get short-listed will be tested across the quantitative and qualitative parameters, set as a part of our fund selection process.

## Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- The scheme proposes to invest predominantly in the diversified equity schemes of Mutual Funds, registered with SEBI. Hence the scheme's performance will depend upon the performance of the underlying schemes. Any change in the investment policies or the fundamental attributes of the underlying schemes may affect the performance of the scheme.
- Investments in underlying equity schemes will have all the risks associated with such schemes including performance of underlying stocks, derivative investments, off shore investments, stock lending, etc.
- The changes in asset allocation may result in higher transaction costs.
- Since the Scheme proposes to invest at least in 5 underlying schemes, the significant underperformance in even one of the underlying schemes may adversely affect the performance of the Scheme.

## Risk Management 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 following Risk and designed Risk Management Strategies which is the part of the Investment Process to manage such risks.

Type of Risks	Risk Mitigation / Management Strategies
Scheme Selection Risk – Risk of investing in a poor performing scheme	The Fund has laid down the criteria for quantitative and qualitative ranking for selection of the schemes which pick up schemes with consistent long-term performance with an emphasis on sound research and investment process. The criteria have been followed by meeting the fund managers of the schemes to ascertain deviation from the strategy. The rebalancing of weightage is also made if necessary. The performances of the schemes have been reviewed every six months.
Portfolio concentration Risk	The Fund has laid down the policy in case of portfolio holdings which has criteria for investments into the schemes, limits on the per scheme investments, per mutual fund house and schemes managed by the fund managers. The Fund also calculate the stock and sector concentration based on the weighted stock holdings of the scheme invested and also take corrective action by rebalancing if necessary.

## Plans and Options

### Options:

The Scheme offers two Options:

- (i) Growth Option (ii) Dividend Option

The Dividend option in turn will have two facilities namely;

- (a) Dividend Payout Facility (b) Dividend Re-investment Facility

## Separate Plan For Direct Investment

In accordance with the SEBI Circular No. Cir / IMD / DF/21/2012 dated September 13, 2012, the Mutual Fund/AMC shall provide a separate plan for direct investment i.e. investments not routed through a distributor and such separate expense plan shall have lower expense ratio excluding distribution expenses, commission etc., and no commission shall be paid from such plans and the plan shall also have a separate NAV.

Investors are requested to note that Quantum Mutual Fund is a direct to investors Mutual Fund and does not charge / debit any distribution expenses to the schemes and does not pay any upfront or trail commission to distributors for investment routed through distributor whether empanelled with Quantum Mutual Fund or not since its inception. Further, Quantum Mutual Fund does not deduct Transaction Charges as allowed under SEBI Circular No. Cir/IMD/DF/13/2011 dated August 22, 2011.

Quantum Mutual Fund shall continue not charging / debiting any distribution expenses to the schemes and does not pay any upfront or trail commission to distributors for investment routed through distributor whether empanelled with Quantum Mutual Fund or not.

Therefore, the Scheme shall not have a Separate Plan for receiving any investment applications either through distributors or directly from investors, and shall not declare separate NAV for application either through distributors or directly from investors for the Scheme.

## Applicable NAV

The cut-off times for determining Applicable NAV's for subscription, redemptions and switch-outs to be made at the Investor Service Centers/ Official Points of Acceptance are as per the details given below:

## SUBSCRIPTION/PURCHASE INCLUDING SWITCH-INS:-

### 1. Purchases for an amount of ₹ 2 lakh and above:

- In respect of valid application received before 3.00 p.m. on a Business Day with RTGS/ NEFT/ Fund Transfer/ Local Cheque / Demand Draft payable at par at the place where it is received / Cash Card / Debit Card / IMPS / One Time Mandate NACH and funds for the entire amount of subscription/ purchase 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 on which the funds are available for utilisation shall be applicable;
- In respect of valid application received after 3.00 p.m. on a Business Day with RTGS/ NEFT/ Fund Transfer/ Local Cheque / Demand Draft payable at par at the place where it is received / Cash Card / Debit Card / IMPS / One Time Mandate NACH and funds for the entire amount of subscription/ purchase as per the application are credited to the bank account of the Scheme and available for utilization before the cut-off time (3.00 p.m.) of the next Business Day, the closing NAV of the next Business Day shall be applicable;
- However, irrespective of the time of receipt of application, where the funds are not available for utilisation on the day of the application, the closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time (3:00 p.m.) shall be applicable, provided the application is received prior to availability of the funds.

### 2. Purchases/switch-in for amount of less than ₹ 2 lakh:

- Where the application is received upto 3.00 pm on a Business Day with RTGS/ NEFT/ Fund Transfer/ Local Cheque / Demand Draft payable at par at the place where it is received / Cash Card / Debit Card / IMPS / One Time Mandate NACH – the closing NAV of the day of receipt of application shall be applicable;
- Where the application is received after 3.00 pm on a Business Day with RTGS/ NEFT/ Fund Transfer/ Local Cheque / Demand Draft payable at par at the place where it is received / Cash Card / Debit Card / IMPS / One Time Mandate NACH the closing NAV of the next Business Day shall be applicable; and
- Where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received – the closing NAV of day on which the funds for the cheque or demand draft is credited to the account of Scheme shall be applicable.

## REDEMPTIONS INCLUDING SWITCH-OUTS:

- In respect of valid applications received upto 3 p.m. on a Business Day - the closing NAV of the day of receipt of application, shall be applicable.
- 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.

## Minimum Application Amount/ Number of Units (for all the options)

Purchase/Switch Ins	Additional Purchase	Repurchase / Redemption/Switch Outs
₹ 500/- and in multiples of ₹ 1/- thereafter.	₹ 500/- and in multiples of ₹ 1/- thereafter / 50 Units	₹ 500/- and multiples of ₹ 1/- thereafter or account balance whichever is less/ 50 units

### A) Systematic Investment Plan (SIP)

The provisions for Minimum Application Amount will not be applicable under SIP investments.

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

### B) Systematic Transfer Plan (STP)

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

Frequencies Available Under STP	Daily	Weekly	Fortnightly	Monthly	Quarterly
<b>Minimum Amount</b>	₹ 100/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter
<b>Minimum No. of Installments / Instructions</b>	132	25	13	6	4
<b>Frequency of dates</b>	•Daily - All Business Days •Weekly – 7,15,21,28 •Fortnightly – 5&21 OR 7&25 •Monthly / Quarterly – 5,7,15,21,25,28				
<b>Minimum Balance to start STP</b>	₹ 5,000/-				

### C) Systematic Withdrawal Plan (SWP)

Frequencies Available Under SWP	Weekly	Fortnightly	Monthly	Quarterly
<b>Minimum Amount</b>	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter
<b>Minimum No. of Installments / Instructions</b>	25	13	6	4
<b>Frequency of dates</b>	•Weekly – 7,15,21,28 •Fortnightly – 5&21 OR 7&25 •Monthly / Quarterly – 5,7,15,21,25,28			
<b>Minimum Balance to start SWP</b>	₹ 5,000/-			

## Dispatch of Repurchase (Redemption) Request

The Redemption / Repurchase proceeds shall be dispatched / credited to the registered bank account of the investor within 10 Business Days from the date of receipt of redemption / repurchase request

## Benchmark Index

The Scheme's performance will be benchmarked against S&P BSE 200 Index.

## Dividend Policy

The Trustee proposes to follow the following dividend distribution policy:

In terms of SEBI Circular No. 1/64057/06 dated April 4, 2006, the Trustees shall fix the quantum of dividend and the record date. The AMC shall, within one calendar day of the decision by the Trustee, issue notice to the public, communicating the decision, including the record date. The record date shall be 5 calendar days after the issue of notice and issued in accordance with the terms of the Circular. Declaration of dividend is subject to the availability of distributable surplus. It must be distinctly understood that the actual declaration of dividends under the Scheme and the frequency thereof will, inter-alia, depend upon the distributable surplus of the Scheme. There is no assurance or guarantee to Unitholders as to the rate of dividend distribution nor will that dividend be regularly paid. The dividend that may be paid out of the net surplus of the Scheme will be paid only to those Unitholders whose names appear in the register of Unitholders on the notified record date. Unitholders are entitled to receive dividend within 30 days of the date of declaration of the dividend. However, the Mutual Fund will endeavour to make dividend payments sooner to Unitholders. On distribution of dividends, the NAV will stand reduced by the amount of dividend distributed and statutory levy, if any, at the close of business hours on record date.

**Name of the Fund Manager & Tenure of Managing the Scheme**

Mr. Chirag Mehta : Managing Since November 1, 2013 (2.7 years)

**Name of the Trustee Company**

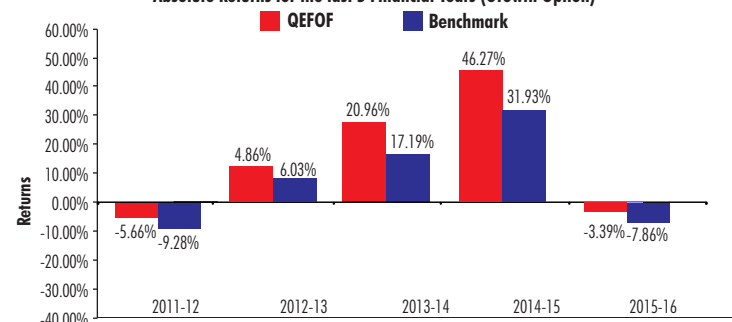
Quantum Trustee Company Private Limited

**Performance of the scheme (as at April 29, 2016)**

Compounded Annualized Returns (Growth Option)	Scheme Returns %	Benchmark Returns % (S&P BSE 200 Index)
Returns for the last 1 year	1.15	-3.02
Returns for the last 3 year	18.90	11.61
Returns for the last 5 year	11.36	7.03
Returns since inception	14.16	9.02

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

Date of Inception – July 20, 2009

**Absolute Returns for the last 5 Financial Years (Growth Option)****Past performance may or may not be sustained in future****Scheme Portfolio Holdings As On April 29, 2016****(i) Top 10 Holdings by Issuer**

Issuer	Issuer
SBI Magnum Multiplier Fund-Direct Plan Growth	14.17%
HDFC Mid-Cap Opportunities Fund- Direct Plan- Growth Option	13.89%
Mirae Asset India Opportunities Fund-Direct Plan-Growth	13.79%
Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	13.75%
Franklin India High Growth Companies Fund -Direct-Growth	13.60%
HDFC Capital Builder Fund- Direct Plan- Growth Option	13.56%
ICICI Prudential Focused Bluechip Equity - Direct Plan-Growth	13.39%
<b>Grand Total</b>	<b>96.15%</b>

**(ii) Fund Allocation Toward Various Sectors:**

Sector Allocation	% to NAV
Units of Underlying Schemes	96.15%
Others	3.85%
<b>Grand Total</b>	<b>100.00%</b>

**Note****Others include CBLO and cash & cash equivalents****(iii) To obtain scheme's latest monthly portfolio please refer the following link**<https://www.quantumamc.com/Downloads/monthlyPortfolio.aspx>**Portfolio Turnover Ratio for last one year - Not Applicable****Transaction Charges**

In accordance with the SEBI Circular No. Cir./IMD/DF/13/2011 dated August 22, 2011, the AMC is allowed to deduct transaction charges of ₹ 100 for existing investors and Rs. 150 for a first time investor per subscription of ₹ 10,000/- and above for the transaction / application received through distributors. The transaction charges shall be deducted by the AMC from the subscription amount received from the investor and paid to the distributor and the balance will be invested in the Scheme.

Investors are requested to note that Quantum Mutual Fund is a direct to investor's Mutual Fund and no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor and full subscription amount will be invested in the Scheme.

**Expenses of the Scheme****i) Load Structure**

Entry Load: Not Applicable

In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 it has been notified that, w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund and the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Quantum Mutual Fund does not charge Entry Load since inception.**

Exit Load: Repurchase/Redemption/Switch out Load - 1.5% If redeemed or switched out on or before 365 days from the date of allotment

The above mentioned load structure shall be equally applicable to the facilities such as Systematic Investment Plan (SIP) / Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP) and Switches etc. However, no load shall be charged for switching between options within the Scheme.

**(ii) Recurring expenses**

As per Regulation 52(6)(a) of SEBI (MF) Regulations, the total expenses of the Scheme, including weighted average of charges levied by the underlying schemes shall not exceed 2.50% of the daily net assets of the scheme

The AMC has estimated that up to 0.75% of the daily net assets of the Scheme will be charged to the Scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund viz. [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com)

No additional expenses as per Regulation 52 (6A) (b) – for gross new inflow from specified cities and Regulation 52 (6A) (c) - recurring expense, not exceeding 0.20 per cent of daily net assets of the scheme will be charged to the Scheme.

Actual expenses for the previous financial year ended March 31, 2016- ₹ 3,04,329.76/- (0.50% p.a.)

**Expense Ratio of Underlying scheme(s): (As on 30, April 2016)**

Underlying Schemes	Expense Ratio (p.a.)
Franklin India High Growth Companies Fund -Direct-Growth	1.03%
Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	1.06%
ICICI Prudential Focused Bluechip Equity - Direct Plan-Growth*	1.33%
SBI Magnum Multiplier Plus Scheme- 93 -Direct Plan Growth	1.97%
Mirae Asset India Opportunities Fund-Direct Plan-Growth	1.60%
HDFC Mid-Cap Opportunities Fund- Direct Plan- Growth Option	1.44%
HDFC Cap Builder Fund- Direct Plan- Growth Option	1.70%

\* Excluding service tax

**Waiver of Load for Direct Applications**

Not Applicable

Pursuant to SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

**Tax treatment for the Investors (Unitholders)**

Investors are advised to refer to the details in the Scheme Information Document & Statement of Additional Information and also independently refer to his/her/their tax advisor.

**Daily Net Asset Value (NAV) Publication**

NAV shall be calculated, declared and announced on all Business Days and uploaded on AMFI's website ([www.amfiindia.com](http://www.amfiindia.com)) by 10.00 a.m. of the next Business Day the same will be uploaded on the Fund's website [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com) and will also be published in two newspapers with one day lag with an asterisk explaining that the NAVs are with one day / or the actual time lag.

Investors may obtain NAV information on any business day by calling the office of the AMC or any other Investor Service Centres

**For Investor Grievances please contact**

Name and Address of Registrar

Registrar &amp; Transfer Agents

**Karvy Computershare Pvt Ltd**

Karvy Selenium Tower B

Plot number 31 &amp; 32 Financial District

Nanakramguda Seeringampally Mandal

Hyderabad - 500032

Phone: + 91 – 040-23312454

Investor queries and complaints constitute an important voice of Investor, and to this effect the AMC has formulated a Grievance Redressal Policy (which can be viewed at [www.QuantumMF.com](http://www.QuantumMF.com)) which details the queries and complaint handling through a structured grievance redressal framework. Mr. Harshad Chetanwala – Head Customer Delight for any queries / clarifications and Ms. Meera Shetty – Investor Relation Officer for any complaint / grievance can be contacted at Quantum Asset Management Company Private Limited, Mumbai – 400021, **email - [Customercare@QuantumAMC.com](mailto:Customercare@QuantumAMC.com)**, **Telephone number - 1800 209 3863 / 1800 22 3863 (Toll Free)**, **Fax number - 022 – 1800 22 3864 (Toll Free)**.

**Unitholders' Information****Consolidated Account Statement (CAS):**

- On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS (if the mobile number is not registered under Do Not Call Registry) within 5 Business Days from the date of receipt of transaction request. The allotment confirmation will be sent to the applicant's registered e-mail address and/or mobile number. Investors / unit holders are therefore requested to provide their email id and mobile number in the application form at the time of subscription.
- Thereafter, a CAS for each calendar month shall be sent by mail / email on or before 10th of the succeeding month to the unit holders by the Depository for unit holders having Mutual Fund investments and holding demat account and by the AMC / Registrar for unit holders having Mutual Fund investments but do not have demat account for each calendar month in whose folios transactions have taken place during the month. The CAS shall contain details relating to all the transactions carried out by the investor / unit holder across all schemes of all mutual funds or transactions in demat account during the month and holding at the end of the month. Such transactions in mutual funds shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan transactions.
- For the purpose of sending the CAS, common investors / unitholders with the same holding pattern of the folio across mutual funds / depository shall be identified by their Permanent Account Number (PAN). In case of multiple holdings it shall be identified on the basis of PAN of first holder and pattern of holding.
- The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.
- In case of a specific request received from the Investors / unit holders, the AMC/Fund will provide the account statement to the investors / unit holders within 5 Business Days from the date of receipt of such request.
- In the event of the folio is having more than one registered / joint holders, the CAS shall be sent to the first named unit holder and not to other registered / joint holders.
- The investor may request for a physical Account Statement by writing / calling to the AMC / Investor Service Center / Registrar & Transfer Agent. The AMC and Mutual Fund shall provide the physical Account Statement to the investor within 5 Business Days from the receipt of such request without any charges.

**Annual Report:**

The AMC / Mutual Fund shall send 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:

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

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

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

**Portfolio Disclosures:**

The Fund shall before the expiry of 1 month from the close of each half year, that is as on 31 March and 30 September, publish a complete statement of the scheme portfolio by way of an advertisement in one English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Fund is situated or send to the Unitholders a complete statement of Schemes portfolios and shall also update the same on the AMC's website at [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com) and on AMFI's website at [www.amfiindia.com](http://www.amfiindia.com), in the prescribed format before the expiry of one month from the close of each half year.

Further, the monthly portfolio of the scheme (along with ISIN) shall also be made available on the website of The Fund/ AMC [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com) on or before tenth day of the succeeding month in user - friendly and downloadable format.

**Half Yearly Results:**

The Fund shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website ([www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com)). Further, the Fund shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in at least one national English daily newspaper having nationwide circulation and in newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.

**Dated: May 27, 2016**



# QUANTUM GOLD SAVINGS FUND

(An Open Ended Fund of Fund Scheme)

## Investment Objective

The investment objective of the scheme is to provide capital appreciation by predominantly investing in units of Quantum Gold Fund – Exchange Traded Fund.

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

## Asset Allocation Pattern of the scheme

Types of Instruments	Normal Allocation (% of Net Assets)		Risk Profile
	Minimum (% of Net Assets)	Maximum (% of Net Assets)	
Units of Quantum Gold Fund	95%	100%*	Medium to High
Money Market instruments, Short-term Corporate debt securities, CBLO and units of Debt and Liquid Schemes of Mutual Funds	0%	5%	Low

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

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

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

The above asset allocation is only indicative and may change from time to time, keeping in view the market conditions and applicable rules and regulations.

## Investment Strategy

### Investment Strategy / Philosophy

The AMC uses 'passive' approach to try and achieve the Scheme's investment objective. The Scheme would predominantly invest in the units of Quantum Gold Fund. The AMC does not make any judgments about the investment merit of a Quantum Gold Fund nor will it attempt to apply any economic, financial or market analysis. Passive approach eliminates active management risks in regards to over/underperformance vis-à-vis the benchmark.

The Scheme would endeavor to stay invested in the underlying practically to the maximum extent possible at all times. However, the Scheme would also maintain some funds for meeting expenses and redemption purposes, in order to meet the liquidity requirements of the Scheme as prescribed in the Asset Allocation.

Quantum Gold Fund which is the underlying investment of this Scheme endeavors to track domestic prices of gold by investments in physical gold. It is also a passively managed scheme. On an average the Quantum Gold Fund has been 99.98% invested in gold since its inception in February 2008. This track record in terms of the investment allocation to physical gold evidences the extent to which the fund attempts to track the underlying.

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

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

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

### Rebalancing

The deviation from the underlying ETF as specified above shall mainly be on account of the receipt of cash flows which on an average takes 5 days given the existing operational procedures.

The table shows below the impact that could happen on the Scheme performance as a result of delay in receipt of money over previous six months ending on April 29, 2016.

% change in prices between 'n' days	2 Days	3 Days	4 Days	5 Days	6 Days	7 Days
Average	0.2	0.3	0.4	0.6	0.7	0.8
Max	5.1	4.8	6.6	8.1	9.0	9.8
Min	-2.4	-2.5	-2.8	-4.2	-4.3	-3.6

The Scheme would endeavor to maintain the indicated asset allocation. However there could be a variance in the asset allocation on account of receipt of cash flows as mentioned above, which on an average takes 5 business days to clear given the existing operational procedure.

### Investment Process

The Scheme will endeavor to track the domestic prices of gold by investing in units of Quantum Gold Fund (ETF).

The investments could be made either directly with the underlying fund or through the secondary market.

The AMC will analyze from time to time different ways of taking exposure to units of Quantum Gold Fund from the perspective of risk and return and decide the same in the best interest of investors.

#### (a) Managing the fund flows:

##### (i) In case of Subscription

The asset allocation pattern mandates 95-100% allocation to the underlying units of Quantum Gold Fund. New subscriptions received would be deployed immediately in the underlying units such that the new funds received get deployed to the minimum level of the indicated asset allocation in not more than 7 days.

The following would be indicative timelines from the day of receipt of application and the deployment of the same in the underlying units of Quantum Gold Fund..

T day – Receipt of Application

T + 1 - T + 5 days - Availability of clear funds for deployment

T + 3 - T + 7 days – Deployment of funds either buying the units of Quantum Gold Fund on the exchange or by transacting directly with the Quantum Gold Fund through in kind creation process.

##### (ii) In case of Redemptions

During Redemptions, there are two ways to generate cash flows to meet redemptions. The Scheme can sell the underlying units on the exchange or can surrender the underlying units directly to Quantum Gold Fund and receive gold which in turn can be sold to generate cash.

##### (a) Selling underlying units on the exchange:

T day – receipt of redemption request

T - T + 2 days – Underlying units would be sold on the exchange

T + 2 - T + 4 days – Receipt of cash on account of sale following the normal T + 2 settlement cycle

T + 3 - T + 7 days – investor receives the redemption proceeds

##### (b) Transacting directly with the Quantum Gold Fund:

T day – receipt of redemption request

T + 1 day – Redemption request would be made to the underlying fund

T + 2 days – Receipt of gold on account of redemption in the underlying gold ETF

T + 2 - T + 5 days – sale of gold and receipt of cash proceeds

T + 3 - T + 7 days - investor receives the redemption proceeds

As mentioned above, there is a time lag involved between the allotment of NAV based on receipt of transaction request and actual deployment of funds on account of the various procedures involved and time for clearance of funds through the banking channel. This would have an impact on the NAV and result in the tracking error on account of changes in price.

When the Scheme receives new subscriptions and the price of the underlying gold ETF increases due to increase in gold prices, the Scheme would be able to buy less units of the underlying fund then it should ideally do. This would lead to a negative tracking error to the extent of price movement.

When the Scheme receives new subscriptions and the price of the underlying gold ETF decreases due to decrease in gold prices, the Scheme would be able to buy more units of the underlying then it should ideally do. This would lead to a positive tracking error to the extent of price movement.

When the Scheme receives redemptions and the price of the underlying gold ETF increases due to increase in gold prices, the Scheme would have to sell less units of the underlying to raise cash for redemption payments. This would lead to a positive tracking error to the extent of price movement.

When the Scheme receives redemptions and the price of the underlying gold ETF decreases due to decrease in gold prices, the Scheme would have to sell more units of the underlying to raise cash for redemption payments. This would lead to a negative tracking error to the extent of price movement.

There is an equal probability of both the outcomes of having a positive or negative tracking error. It could be likely that such alternate outcomes would even out overtime resulting in a neutral effect over the long term as discussed, despite the attempt to closely track the underlying, a tracking error may result due to conditions that are beyond the control of the fund manager:

- The Scheme would buy the underlying units on the exchange platform. The price at which the Scheme buys underlying units and its NAV (based on London AM fix and RBI reference rate) are likely to be different thereby causing deviation and creating tracking error.
- The underlying units bought will incur a brokerage cost which would again lead to deviation in the Scheme and the underlying NAVs.
- Tracking error would also arise on account of time lag between allotment of NAV to the investor and availability of actual funds for deployment as explained in above para. On account of this time lag, the procurement price of the underlying units would be different than the NAV at which allotment is made leading to tracking errors.

## Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

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

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

- The portfolio disclosure of the scheme will be limited to providing the particulars of the Quantum Gold Fund where the scheme has invested and will not include the investments made by Quantum Gold Fund. However, as the scheme proposes to invest only in underlying scheme, the underlying assets will by and large be physical gold.
- The investors of the scheme will bear dual loads i.e. those of the scheme and those of Quantum Gold Fund. Hence, the investor under the scheme may receive lower pre-tax returns than what they could have received if they had invested directly in underlying scheme in the same proportions.
- Although the units of Quantum Gold Fund are listed on the stock exchange, there can be no assurance that an active secondary market for Quantum Gold Fund will develop or be maintained.
- Trading in units of Quantum Gold Fund on the stock exchanges may be halted because of market conditions or for reasons that in view of stock exchange authorities or SEBI, trading in the units of Quantum Gold Fund is not advisable. In addition, trading of units of Quantum Gold Fund is subject to trading halts caused by extraordinary market volatility and pursuant to circuit filter rules of the stock exchanges and SEBI. There can be no assurance that the requirements of stock exchanges necessary to maintain the listing of the units of Quantum Gold Fund will continue to be met or will remain unchanged.
- The units of Quantum Gold Fund may trade above or below their NAV. The NAV of Quantum Gold Fund will fluctuate with changes in the market value of its holdings. The trading prices of the units of Quantum Gold Fund will fluctuate in accordance with changes in its NAV as well as market supply and demand for the units of Quantum Gold Fund. However, given that units of Quantum Gold Fund can be created and redeemed in Creation Units Size directly with Fund, it is expected that large discounts or premiums to the NAV of Quantum Gold Fund will not sustain due to arbitrage opportunity available.
- Any changes in trading regulations by the stock exchanges or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/discount to NAV of Quantum Gold Fund.

## Risk Management 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, 1996.

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

Type of Risks	Risk mitigation / Management Strategies
Risk of deviating away from the investment objective of tracking gold prices through investments in units of Quantum Gold Fund (ETF)	The approach adapted to managing the Scheme would be a passive investment approach. The Scheme endeavors to stay near fully invested at all times. Brokerage paid for buying units on the exchange may also lead to increase in deviation. To mitigate the same, the Scheme will analyze from time to time different ways of taking exposure to units of Quantum Gold Fund from the perspective of risk and return and decide the same in the best interest of investors. For e.g. : Investing directly with the fund by purchasing and delivering physical gold to create / purchase new units whenever possible will help to avoid payment of any brokerage charges. However, the bid ask spreads in the underlying units and time lag for availability of fund for deployment may lead to small deviations.



Price risk	<p><b>Buying / selling on the exchange:</b> On account of the usual bid-ask spread, the Scheme may pay / receive premium / discount while purchasing / selling the underlying units on the exchange. The fair value of the units of the Quantum Gold ETF would be calculated on a real time basis and orders would be placed near the real time fair value to avoid overpaying while purchases or receiving less while selling other than a reasonable bid ask spread.</p> <p><b>Buying / selling directly through the Quantum Gold Fund:</b> There is price risk involved when buying physical gold for purchase of units on account of the possibility of the difference between the purchase price of gold and the gold price computed by the underlying fund for valuation purposes. The Scheme may choose to buy gold by placing the order to buy at London AM Fixing price which is used for valuation for the underlying fund and thereby avoid price risk to a greater extent. In case of redeeming units directly with the fund, the fund would deliver gold on a T+1 basis which causes time lag and also the same would have to be sold on the open market which can be at a premium / discount. However, the Scheme would usually sell the units on the exchange.</p>
Liquidity risk	It is found that sufficient liquidity is provided by the authorized participants of Quantum Gold Fund. In case of liquidity issues, the fund can opt for the alternative way of buying / selling units in exchange of the underlying. The underlying can then be bought / sold in order to deploy funds or to raise cash for redemptions.

### Plans and Options

The Scheme offers one option – Growth Option.

### Separate Plan For Direct Investment

In accordance with the SEBI Circular No. Cir / IMD / DF/21/2012 dated September 13, 2012, the Mutual Fund/AMC shall provide a separate plan for direct investment i.e. investments not routed through a distributor and such separate expense plan shall have lower expense ratio excluding distribution expenses, commission etc., and no commission shall be paid from such plans and the plan shall also have a separate NAV.

Investors are requested to note that Quantum Mutual Fund is a direct to investor's Mutual Fund and does not charge / debit any distribution expenses to the schemes and does not pay any upfront or trail commission to distributors for investment routed through distributor whether empanelled with Quantum Mutual Fund or not since its inception. Further, Quantum Mutual Fund does not deduct Transaction Charges as allowed under SEBI Circular No. Cir / IMD / DF/13/2011 dated August 22, 2011.

Quantum Mutual Fund shall continue not charging / debiting any distribution expenses to the schemes and does not pay any upfront or trail commission to distributors for investment routed through distributor whether empanelled with Quantum Mutual Fund or not.

Therefore, the Scheme shall not have a Separate Plan for receiving any investment applications either through distributors or directly from investors, and shall not declare separate NAV for application either through distributors or directly from investors for the Scheme.

### Applicable NAV

The cut-off times for determining Applicable NAV's for subscription, redemptions and switch-outs to be made at the Investor Service Centers / Official Points of Acceptance are as per the details given below:

#### 1. Purchases for an amount of ₹ 2 lakh and above:

- In respect of valid application received before 3.00 p.m. on a Business Day with RTGS / NEFT / Fund Transfer / Local Cheque / Demand Draft payable at par at the place where it is received / Cash Card / Debit Card / IMPS / One Time Mandate NACH and funds for the entire amount of subscription / purchase 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 on which the funds are available for utilisation shall be applicable;
- In respect of valid application received after 3.00 p.m. on a Business Day with RTGS / NEFT / Fund Transfer / Local Cheque / Demand Draft payable at par at the place where it is received / Cash Card / Debit Card / IMPS / One Time Mandate NACH and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme and available for utilization before the cut-off time (3.00 p.m.) of the next Business Day, the closing NAV of the next Business Day shall be applicable;
- However, irrespective of the time of receipt of application, where the funds are not available for utilisation on the day of the application, the closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time (3.00 p.m.) shall be applicable, provided the application is received prior to availability of the funds.

#### 2. Purchases/switch-in for amount of less than ₹ 2 lakh:

- Where the application is received upto 3.00 pm on a Business Day with RTGS / NEFT / Fund Transfer / Local Cheque / Demand Draft payable at par at the place where it is received / Cash Card / Debit Card / IMPS / One Time Mandate NACH – the closing NAV of the day of receipt of application shall be applicable;
- Where the application is received after 3.00 pm on a Business Day with RTGS / NEFT / Fund Transfer / Local Cheque / Demand Draft payable at par at the place where it is received / Cash Card / Debit Card / IMPS / One Time Mandate NACH the closing NAV of the next Business Day shall be applicable; and
- Where the application is received with an outstanding cheque or demand draft which is not payable on par at the place where it is received – the closing NAV of day on which the funds for the cheque or demand draft is credited to the account of Scheme shall be applicable.

### REDEMPTIONS INCLUDING SWITCH-OUTS:

- In respect of valid applications received upto 3 p.m. on a Business Day - the closing NAV of the day of receipt of application, shall be applicable.
- 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.

### Minimum Application Amount/ Number of Units (for all the options)

Purchase / Switch Ins	Additional Purchase	Repurchase / Redemption
₹ 500/- and in multiples of ₹ 1/- thereafter.	₹ 500/- and in multiples of ₹ 1/- thereafter / 50 units.	₹ 500/- and in multiples of ₹ 1/- thereafter or account balance whichever is less / 50 units.

### A) Systematic Investment Plan (SIP):

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

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

### B) Systematic Transfer Plan

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

Frequencies Available Under STP	Daily	Weekly	Fortnightly	Monthly	Quarterly
<b>Minimum Amount</b>	₹ 100/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter
<b>Minimum No. of Installments / Instructions</b>	132	25	13	6	4
<b>Frequency of dates</b>	• Daily - All Business Days • Weekly – 7,15,21,28 • Fortnightly – 5&21 OR 7&25 • Monthly / Quarterly – 5,7,15,21,25,28				
<b>Minimum Balance to start STP</b>	₹ 5,000/-				

### C) Systematic Withdrawal Plan

Frequencies Available Under SWP	Weekly	Fortnightly	Monthly	Quarterly
<b>Minimum Amount</b>	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter
<b>Minimum No. of Installments / Instructions</b>	25	13	6	4
<b>Frequency of dates</b>	• Weekly – 7,15,21,28 • Fortnightly – 5&21 OR 7&25 • Monthly / Quarterly – 5,7,15,21,25,28			
<b>Minimum Balance to start SWP</b>	₹ 5,000/-			

### Despatch of Repurchase (Redemption) Request

The Redemption / Repurchase proceeds shall be despatched / credited to the registered bank account of the investor within 10 Business Days from the date of receipt of redemption / repurchase request.

### Benchmark Index

Domestic Price of Physical Gold.

### Dividend Policy

The Scheme does not offer any dividend option / plan.

### Name of the Fund Manager & Tenure of the Managing the Scheme

Mr. Chirag Mehta Managing - since May 19, 2011 (5 years)

### Name of the Trustee Company

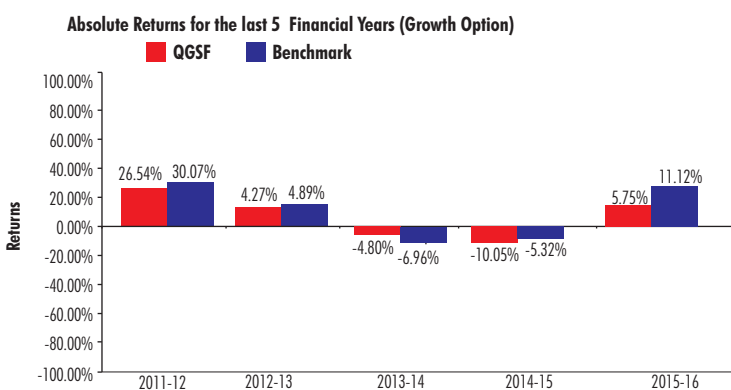
Quantum Trustee Company Private Limited

### Performance of the scheme (as at April 29, 2016)

Compounded Annualized Returns (Growth Option)	Scheme Returns %	Benchmark Returns % (Domestic Price of Gold)
Returns for the last 1 year	8.86	10.89
Returns for the last 3 year	1.43	3.36
Returns since inception	4.84	6.72

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

Date of Inception: May 19, 2011



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

### Scheme Portfolio Holdings As On April 29, 2016

#### (i) Top 10 Holdings by Issuer

Issuer	Issuer
Quantum Gold Fund	99.91%
<b>Grand Total</b>	<b>99.91%</b>

#### (ii) Fund Allocation Toward Various Sectors:

Sector Allocation	% to NAV
Units of Underlying Schemes	99.91%
Others	0.09%
<b>Grand Total</b>	<b>100.00%</b>

### Note

Others include CBLO and cash & cash equivalents

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

<https://www.quantumamc.com/Downloads/monthlyPortfolio.aspx>

Portfolio Turnover Ratio for last one year - Not Applicable



## Expenses of the Scheme

### (i) Load Structure

Entry load: Not Applicable

In terms of SEBI circular no. SEBI/IMD/CIR No. 4 / 68230/09 dated June 30, 2009 it has been notified that, w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund and the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

### Quantum Mutual Fund does not charge Entry Load since inception.

Exit Load: Repurchase/Redemption/Switch Out Load:

1.5% If redeemed or switched out on or before 365 days from the date of allotment.

The above mentioned load structure shall be equally applicable to the facilities such as Systematic Investment Plan (SIP) / Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) and Switches etc. However, no load shall be charged for switching between options within the Scheme.

### (ii) Recurring expenses

The investors may note that no Investment Management Fee will be charged to the Scheme. The total expenses charged to the Scheme shall not be more than 1.25% of the daily net asset of the Scheme and underlying Scheme i.e. Quantum Gold Fund. For example if expenses charged to Quantum Gold Fund is 1.00% of the daily net assets, then the expenses charged to the Scheme will be 0.25% of the daily net assets OR if expenses charged to Quantum Gold Fund is 0.75% of the daily net assets, then the expenses charged to the Scheme will be 0.50% of the daily net assets.

No additional expenses as per Regulation 52 (6A) (b) – for gross new inflow from specified cities and Regulation 52 (6A) (c) – recurring expense, not exceeding 0.20 per cent of daily net assets of the scheme will be charged to the Scheme.

Actual expenses for the previous financial year ended March 31, 2016: ₹ 2,65,853.65 (0.25% p.a.)

## Expense Ratio of Underlying scheme: (As on April 30, 2016)

Underlying Scheme	Expense Ratio (p.a.)
Quantum Gold Fund	0.99%

## Transaction Charges

In accordance with the SEBI Circular No. Cir / IMD / DF/13/2011 dated August 22, 2011, the AMC is allowed to deduct transaction charges of ₹ 100 for existing investors and ₹ 150 for a first time investor per subscription of ₹ 10,000 /- and above for the transaction / application received through distributors. The transaction charges shall be deducted by the AMC from the subscription amount received from the investor and paid to the distributor and the balance will be invested in the Scheme.

Investors are requested to note that Quantum Mutual Fund is a direct to investor's Mutual Fund and no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor and full subscription amount will be invested in the Scheme.

## Waiver of Load for Direct Applications

Not Applicable

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

## Tax treatment for the Investors (Unitholders)

Investors are advised to refer to the details in the Scheme Information Document & Statement of Additional Information and also independently refer to his/her/ their tax advisor.

## Daily Net Asset Value (NAV) Publication

NAV shall be declared and announced on all Business days and uploaded on the AMFI's website www.amfiindia.com by 10.00 a.m. of the next Business day and the same will be uploaded on funds website [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com) and will also be published in two newspapers with one day lag with an asterisk explaining that the NAVs are with one day/ or the actual time lag.

Investors may obtain NAV information on any Business Day by calling the office of the AMC or any of the Investor Service Centers.

## For Investor Grievances please contact

Registrar & Transfer Agents

**Karvy Computershare Pvt Ltd**

Karvy Selenium Tower B

Plot number 31 & 32 Financial District

Nanakramguda Serilingampally Mandal

Hyderabad – 500032

Phone: +91 – 040-23312454

Investor queries and complaints constitute an important voice of Investor, and to this effect the AMC has formulated a Grievance Redressal Policy (which can be viewed at [www.QuantumMF.com](http://www.QuantumMF.com)) which details the queries and complaint handling through a structured grievance redressal framework. Mr. Harshad Chetanwala – Head Customer Delight for any queries / clarifications and Ms. Meera Shetty – Investor Relation Officer for any complaint / grievance can be contacted at Quantum Asset Management Company Private Limited 505, Regent Chambers, 5th Floor Nariman Point, Mumbai – 400021, **email - [Customercare@QuantumAMC.com](mailto:Customercare@QuantumAMC.com)**, **Telephone number - 1800 209 3863 / 1800 22 3863 (Toll Free)**, **Fax number - 022 – 1800 22 3864 (Toll Free)**.

## Unitholders' Information

### Consolidated Account Statement (CAS):

- (i) On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS (if the mobile number is not registered under Do Not Call Registry) within 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.
- (ii) Thereafter, a CAS for each calendar month shall be sent by mail / email on or before 10th of the succeeding month to the unit holders by the Depository for unit holders having Mutual Fund investments and holding demat account and by the AMC / Registrar for unit holders having Mutual Fund investments but do not have demat account for each calendar month in whose folios transactions have taken place during the month. The CAS shall contain details relating to all the transactions carried out by the investor / unit holder across all schemes of all mutual funds or transactions in demat account during the month and holding at the end of the month. Such transactions in mutual funds shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan transactions.
- (iii) For the purpose of sending the CAS, common investors / unitholders with the same holding pattern of the folio across mutual funds / depository shall be identified by their Permanent Account Number (PAN). In case of multiple holdings it shall be identified on the basis of PAN of first holder and pattern of holding.
- (iv) The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.
- (v) In case of a specific request received from the Investors / unit holders, the AMC/Fund will provide the account statement to the investors / unit holders within 5 Business Days from the date of receipt of such request.
- (vi) In the event of the folio is having more than one registered / joint holders, the CAS shall be sent to the first named unit holder and not to other registered / joint holders.
- (vii) The investor may request for a physical Account Statement by writing / calling to the AMC / Investor Service Center / Registrar & Transfer Agent. The AMC and Mutual Fund shall provide the physical Account Statement to the investor within 5 Business Days from the receipt of such request without any charges.

### Annual Report :

The AMC / Mutual Fund shall send the Scheme wise annual report or an abridged summary thereof within four months from the date of closure of the relevant accounting year i.e. March 31 each year to all investors / unit holders as per the following mode:

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

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

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

### Portfolio Disclosures:

The Fund shall before the expiry of 1 month from the close of each half year, that is as on 31 March and 30 September, publish a complete statement of the scheme portfolio by way of an advertisement in one English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Fund is situated or send to the Unitholders a complete statement of Schemes portfolios and shall also update the same on the AMC's website at [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com) and on AMFI's website at [www.amfiindia.com](http://www.amfiindia.com), in the prescribed format before the expiry of one month from the close of each half year.

Further, the monthly portfolio of the scheme (along with ISIN) shall also be made available on the website of The Fund/ AMC [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com) on or before tenth day of the succeeding month in user - friendly and downloadable format.

### Half Yearly Results:

The Fund shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website ([www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com)). Further, the Fund shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in at least one national English daily newspaper having nationwide circulation and in newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.

**Dated: May 27, 2016**



# Quantum Multi Asset Fund

(An Open Ended Fund of Funds Scheme)

## Investment Objective

The investment objective of the Scheme is to generate modest capital appreciation while trying to reduce risk (by diversifying risks across asset classes) from a combined portfolio of equity, debt/ money markets and Gold schemes of Quantum Mutual Fund.

The Scheme may invest in the units of debt/ money market schemes of other mutual funds to gain exposure to debt as an asset class to manage any investment and regulatory constraints that arise/ that prevent the Scheme from increasing investments in the schemes of Quantum Mutual Fund.

There can be no assurance that the investment objective of the Scheme will be realized.

## Asset Allocation Pattern of the scheme

Types of Instruments	Normal allocation (% of Net Assets)		Risk Profile
	Minimum (% of Net Assets)	Maximum (% of Net Assets)	
Units of Equity Schemes	25	65	Medium to High
Units of Debt/ Money Market Schemes	25	65	Low to Medium
Units of Gold Scheme	10	20	Medium
Money Market instruments, Short-term Corporate debt securities, CBLO	0	10	Low

The Scheme will predominantly invest in the units of Equity, Debt/ Money Markets and Gold schemes of Quantum Mutual Fund. Units of any other Equity and Debt schemes launched by Quantum Mutual Fund from time to time would be eligible to be part of the above asset allocation.

Currently, the Scheme is not allowed to invest in the units of Fund of Funds Scheme as per the SEBI Regulations. The Scheme will invest in the units of the Fund of Funds Schemes of Quantum Mutual Fund as and when permitted under the SEBI Regulations.

The Scheme will invest in money market instruments, Short term corporate debt securities, CBLO, Repo/ Reverse Repo in government securities and treasury bills only as per the prevailing regulations from time to time, only for the purpose of liquidity requirements.

The Scheme may invest in the units of debt/ money market schemes of other mutual funds to gain exposure to debt as an asset class to manage any investment and regulatory constraints that arise/ that prevent the Scheme from increasing investment.

The portfolio is reviewed periodically to address any deviations from the aforementioned allocations due to market changes.

**The above asset allocation is only indicative and may change from time to time, keeping in view the market conditions and applicable rules and regulations.**

## Investment Strategy

Portfolio allocation between the units of equity, debt/ money markets and gold schemes broadly depends on the relative valuations between the asset classes. Relative valuations are determined by evaluation of various influencing factors. Some of the factors that would be reviewed thoroughly for determination of allocations across asset classes include:

- Price/Earnings Ratio relative to historical averages;
- The relationship between Earnings Yield to Bond Yield relative to historical averages;
- Macroeconomic factors prevailing globally, and within India.

The most well-known valuation parameter for equity is the Price-Earnings (P/E) ratio. The estimated earnings of a company are valued at varying multiples that result in a specific but constantly changing price. The P/E multiple is used to determine the current valuation of a stock. Typically, when the P/E ratio exceeds its historical or expected levels the stock moves to an overvalued price. As the P/E ratios of stocks increase over their historical or expected averages, the scheme will look to progressively reduce exposure to equities.

The inverse of P/E ratio is earnings yield: it is the earnings per share of the company, divided by the price per share typically expressed as a percentage. This earnings yield can be compared to the bond yield for assessing the relative over or under-valuation of stocks with respect to bonds. Earnings yields on stocks should offer investors a premium over bond yields due to the relatively higher risk associated with investing in equity – ownership of bonds give defined coupon payments, while ownership of shares does not guarantee any payments. This is referred to as the equity risk premium. When the equity risk premium falls to levels below historical averages, equities become relatively more expensive over bonds. These relative yields between bonds and stocks will provide key input to the allocation between equity and debt/ money market schemes.

In addition to these market related factors, the macro environment could influence the allocation decisions. The Portfolio Team will need to assess RBI monetary policy, various global and domestic lead/lag economic indicators, inflation trends, foreign central bank policies and evaluate their impact as the Portfolio Team determine the asset allocation between equity/ debt/ money markets/ gold Schemes.

## Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

1. The scheme will invest predominantly in the schemes of Quantum Mutual Fund. Hence all the risk associated with the underlying schemes, including performance of underlying of the underlying schemes, asset class risk, passive investment risk, indirect taxation risk (applicable on gold investments – Increase/ decrease in duties/ taxes like Customs duty, Octroi charges, Vat, etc), etc., will therefore be applicable to this scheme. Any changes in the investment policy or the fundamental attributes of the underlying 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 schemes.
2. The NAV's of the Scheme may be affected by the changes in the general market conditions, factors and forces affecting the capital markets in particular, level of interest rates, various market related factors and trading volumes, settlement periods and transfer procedures, currency exchange rates, changes in the government policies, taxation laws, any other policies, political and economic developments etc.
3. Despite the fact that the underlying portfolio investments of the Scheme will typically be liquid, in the event of receipt of an inordinately large number of redemption requests and inability of the Underlying Scheme(s) to generate enough liquidity because of market conditions, there may be delays in redemption of units.
4. The liquidity of the Scheme's investments is inherently restricted by liquidity of Underlying Schemes.
5. Unitholders of the Scheme are not being offered any guarantee/ assured returns.
6. Changes in government policy in general and in tax benefits applicable to mutual funds may impact the returns to investors in the Scheme.
7. The investor of the Scheme shall bear the recurring expenses, transaction charges and loads if any of the Scheme in addition to the expenses, transaction charges & loads of the underlying schemes. Hence the investor under the scheme may receive lower pre-tax returns than that they could have received if they had invested directly in the underlying schemes in the same proportions.
8. The portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying schemes where the Scheme has invested and will not include the investments made by the underlying schemes.
9. The changes in asset allocation may result in higher transaction costs.

## Risk Management 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, 1996.

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

Type of Risks	Risk Mitigation / Risk Management Strategies
<b>Liquidity Risk:</b> The liquidity of the Scheme investments is inherently restricted by liquidity of Underlying Schemes. In the event of receipt of an inordinately large number of redemption requests and inability of the Underlying Scheme(s) to generate enough liquidity because of market conditions, there may be delays in redemption of units.	The Scheme seeks to invest in equity, debt/ money markets and gold schemes of Quantum Mutual Fund. The underlying investments held by these schemes are highly liquid and therefore result in high liquidity of the underlying schemes. In the Quantum Long Term Equity Fund which has high liquidity criteria for stocks which make the underlying investments extremely liquid. Quantum Gold Fund invests in physical gold which is also an extremely liquid market. Quantum Index Fund invests in stocks comprising the Nifty 50 which are also highly liquid. Quantum Liquid Fund also invests in liquid short term debt instruments.
<b>Price Risk:</b> As the price/ value/ interest rate of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down depending on the various factors and forces affecting the capital markets and money markets. The NAV's of the Scheme(s) may be affected by the changes in the general market conditions, factors and forces affecting the capital markets in particular, level of interest rates, various market related factors and trading volumes, settlement periods and transfer procedures, currency exchange rates, changes in the government policies, taxation laws, any other policies, political and economic developments etc.	The Scheme seeks to lower risk by diversifying across asset classes viz., Equity, Debt/ Money Markets and Gold. The low to negative correlation amongst the asset classes tends to lower the price risk. Also, periodical rebalancing helps to maintain the diversification and avoid over/ under exposure to a particular asset class than optimally required.
<b>Allocation Risk:</b> The returns and risk of the Scheme depends on the right mix of allocation of funds across asset classes in an optimal way so as to maximize risk adjusted performance of the Scheme. The Scheme also needs to rebalance at regular intervals to maintain the optimal allocation.	The Scheme would strategize its allocation based on relative valuation models and other macro economic factors influencing each asset class. Relative valuations are determined by evaluation of various influencing factors. Some of the factors that would be reviewed thoroughly for determination of allocations across asset classes include: <ul style="list-style-type: none"> <li>• Price/Earnings Ratio relative to historical averages</li> <li>• The relationship between Earnings Yield to Bond Yield relative to historical averages</li> <li>• Macroeconomic factors prevailing globally, and within India</li> </ul> In addition to these market related factors, the macro environment could influence the allocation decisions. The Portfolio Team will need to assess RBI monetary policy, various global and domestic lead/ lag economic indicators, inflation trends, foreign central bank policies and evaluate their impact as the Portfolio Team determine the asset allocation between equity/ debt/ money market/ gold Schemes. <p>After analyzing some or all the factors mentioned above, Investment Team determines the relative allocation to specific equity, debt/ money markets and gold schemes. The allocations would be regularly reviewed and necessary portfolio changes would be carried out based on the analysis suggested by various influencing factors.</p> <p>The portfolios will be critically reviewed on a periodic basis to assess the current portfolio allocations. Any decisions to change the prevailing allocations will be taken based on prevalent market conditions and the changing macro business environment.</p>

## Plans and options

The Scheme Offers One Option - Groth Option

## Applicable NAV

The cut-off times for determining Applicable NAV's for subscription, redemptions and switch-ins/ outs to be made at the Investor Service Centers/ Official Points of Acceptance are as per the details given below:

## SUBSCRIPTION/PURCHASE INCLUDING SWITCH-INS:-

### 1. Purchases for an amount of ₹ 2 lakh and above:

- a) In respect of valid application received before 3.00 p.m. on a Business Day with RTGS/ NEFT/ Fund Transfer/ Local Cheque/ Demand Draft payable at par at the place where it is received/ Cash Card/ Debit Card/ IMPS/ One Time Mandate NACH and funds for the entire amount of subscription/ purchase 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 on which the funds are available for utilisation shall be applicable;
- b) In respect of valid application received after 3.00 p.m. on a Business Day with RTGS/ NEFT/ Fund Transfer/ Local Cheque/ Demand Draft payable at par at the place where it is received/ Cash Card/ Debit Card/ IMPS/ One Time Mandate NACH and funds for the entire amount of subscription/ purchase as per the application are credited to the bank account of the Scheme and available for utilization before the cut-off time (3.00 p.m.) of the next Business Day, the closing NAV of the next Business Day shall be applicable;
- c) However, irrespective of the time of receipt of application, where the funds are not available for utilisation on the day of the application, the closing NAV of the Business Day on which the funds are available for utilization before the cut-off time (3:00 p.m.) shall be applicable, provided the application is received prior to availability of the funds.

### 2. Purchases/switch-in for amount of less than ₹ 2 lakh:

- a) Where the application is received upto 3.00 pm on a Business Day RTGS/ NEFT/ Fund Transfer/ Local Cheque/ Demand Draft payable at par at the place where it is received/ Cash Card/ Debit Card/ IMPS/ One Time Mandate NACH – the closing NAV of the day of receipt of application shall be applicable;
- b) Where the application is received after 3.00 pm on a Business Day with RTGS/ NEFT/ Fund Transfer/ Local Cheque/ Demand Draft payable at par at the place where it is received/ Cash Card/ Debit Card/ IMPS/ One Time Mandate NACH the closing NAV of the next Business Day shall be applicable; and
- c) Where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received - the closing NAV of day on which the funds for the cheque or demand draft is credited to the account of Scheme shall be applicable.

## REDEMPTIONS INCLUDING SWITCH-OUTS:

- 1) In respect of valid applications received upto 3 p.m. on a Business Day - the closing NAV of the day of receipt of application, shall be applicable.
- 2) In respect of valid applications received after 3 p.m. on a Business Day - the closing NAV of the next Business Day shall be applicable.

Minimum Application Amount/ Number of Units (for all the options)		
Purchase/Switch Ins	Additional Purchase	Repurchase /Redemption/Switch Outs
₹ 500/- and in multiples of ₹ 1/- thereafter.	₹ 500/- and in multiples of ₹ 1/- thereafter/ 50 Units	₹ 500/- and multiples of ₹ 1/- thereafter or account balance whichever is less/ 50 units

#### A) Systematic Investment Plan (SIP)

The provisions for Minimum Application Amount will not be applicable under SIP investments.

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

#### B) Systematic Transfer Plan (STP)

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

Frequencies Available Under STP	Daily	Weekly	Fortnightly	Monthly	Quarterly
<b>Minimum Amount</b>	₹ 100/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter
<b>Minimum No. of Installments / Instructions</b>	132	25	13	6	4
<b>Frequency of dates</b>	• Daily - All Business Days • Weekly – 7,15,21,28 • Fortnightly – 5&21 OR 7&25 • Monthly / Quarterly – 5,7,15,21,25,28				
<b>Minimum Balance to start STP</b>	₹5,000/-				

#### C) Systematic Withdrawal Plan (SWP)

Frequencies Available Under SWP	Daily	Weekly	Fortnightly	Monthly	Quarterly
<b>Minimum Amount</b>	₹ 100/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter
<b>Minimum No. of Installments / Instructions</b>	132	25	13	6	4
<b>Frequency of dates</b>	• Weekly – 7,15,21,28 • Fortnightly – 5&21 OR 7&25 • Monthly / Quarterly – 5,7,15,21,25,28				
<b>Minimum Balance to start SWP</b>	₹5,000/-				

#### Despatch of Repurchase (Redemption) Request

The Redemption / Repurchase proceeds shall be despatched / credited to the registered bank account of the investor within 10 Business Days from the date of receipt of redemption / repurchase request.

#### Benchmark Index

The Scheme's performance will be benchmarked against the Crisil Composite Bond Fund Index (40%) + S&P BSE Sensex Total Return Index (40%) + Domestic price of Gold (20%)

#### Dividend Policy

The Scheme does not offer any dividend option / plan.

#### Name of the Fund Manager & Tenure of managing the Scheme

Mr. Chirag Mehta – Fund Manager : Managing since July 11, 2012 (3.10 Years)  
 Mr. Nilesh Shetty – Associate Fund Manager : Managing since July 11, 2012 (3.10 Years)

#### Name of the Trustee Company

Quantum Trustee Company Private Limited

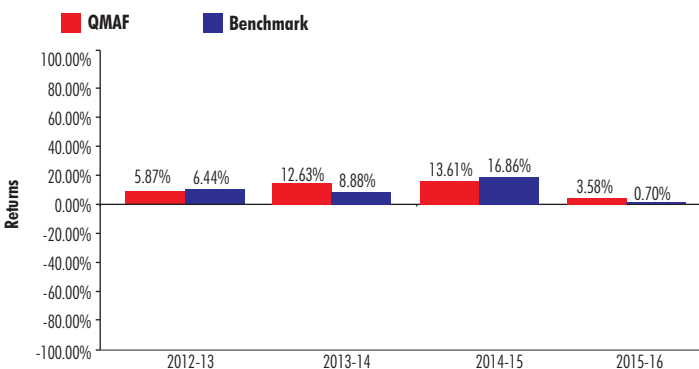
#### Performance of the Scheme (as at April 29, 2016)

Compounded Annualized Returns	Scheme Returns %	Benchmark Returns % CRISIL Composite Bond Fund Index (40%) + S&P BSE Total Return Index (40%) + Domestic price of Gold (20%)
Returns for the last 1 year	6.15	3.19
Returns for the last 3 year	10.10	8.84
Returns since inception	9.89	8.88

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

Date of Inception July 11, 2012.

#### B) Absolute Returns for the last 4 Financial Years



Past performance may or may not be sustained in future.

#### Scheme Portfolio Holdings As On April 29, 2016

##### (i) Top 10 Holdings by Issuer

Issuer	% to NAV
Quantum Long Term Equity Fund-Growth Option	27.71%
Quantum Liquid Fund-Growth Option	24.24%
Quantum Dynamic Bond Fund-Growth Option	21.04%
Quantum Gold Fund	13.63%
Quantum Index Fund	12.76%
<b>Grand Total</b>	<b>99.38%</b>

##### (ii) Fund Allocation Toward Various Sectors:

Sector Allocation	% to NAV
Units of Underlying Schemes	99.38%
Others	0.62%
<b>Grand Total</b>	<b>100.00%</b>

#### Note

Others include CBLO and cash & cash equivalents

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

<https://www.quantumamc.com/Downloads/monthlyPortfolio.aspx>

Portfolio Turnover Ratio for last one year Not Applicable

#### Expenses of the Scheme

##### (i) Load Structure

Entry Load : Not Applicable

In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 it has been notified that, w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund and the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Exit Load:

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

##### (ii) Recurring expenses

As per Regulation 52(6)(a) of SEBI (MF) Regulations, the total expenses of the Scheme, including weighted average of charges levied by the underlying schemes shall not exceed 2.50% of the daily net assets of the scheme

The AMC has estimated that up to 0.50% of the daily net assets of the Scheme will be charged to the Scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund viz. [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com)

No management fees will be charged to the Scheme except if the Scheme invests in the schemes of fund house other than that of Quantum Mutual Fund. In such case the management fees will be charged to (that portion of the assets) the Scheme which will not be more than 0.25% of the daily (that portion of the assets) net assets of the Scheme subject to overall limit of 0.50% of the daily net assets of the Scheme.

No additional expenses as per Regulation 52 (6A) (b) – for gross new inflow from specified cities and Regulation 52 (6A) (c) – recurring expense, not exceeding 0.20 per cent of daily net assets of the scheme will be charged to the Scheme.

Actual expenses for the previous financial year ended March 31, 2016: ₹ 172,819.45 (0.25% p.a.)

#### Expense Ratio of Underlying scheme: (As on April 30, 2016)

Underlying Scheme	Expense Ratio (p.a.)
Quantum Index Fund	0.25%
Quantum Gold Fund	0.99%
Quantum Long-Term Equity Fund-Growth Option	1.25%
Quantum Liquid Fund-Growth Option	0.34%
Quantum Dynamic Bond Fund	0.49%

#### Transaction Charges

In accordance with the SEBI Circular No. Cir / IMD / DF/13/2011 dated August 22, 2011, the AMC is allowed to deduct transaction charges of ₹ 100 for existing investors and Rs. 150 for a first time investor per subscription of ₹ 10,000 /- and above for the transaction / application received through distributors. The transaction charges shall be deducted by the AMC from the subscription amount received from the investor and paid to the distributor and the balance will be invested in the Scheme.

Investors are requested to note that Quantum Mutual Fund is a direct to investor's Mutual Fund and no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor and full subscription amount will be invested in the Scheme.

#### Separate Plan For Direct Investment

In accordance with the SEBI Circular No. Cir / IMD / DF/21/2012 dated September 13, 2012, the Mutual Fund/AMC shall provide a separate plan for direct investment i.e. investments not routed through a distributor and such separate expense plan shall have lower expense ratio excluding distribution expenses, commission etc., and no commission shall be paid from such plans and the plan shall also have a separate NAV.

Investors are requested to note that Quantum Mutual Fund is a direct to investor's Mutual Fund and does not charge / debit any distribution expenses to the schemes and does not pay any upfront or trail commission to distributors for investment routed through distributor whether empanelled with Quantum Mutual Fund or not since its inception. Further, Quantum Mutual Fund does not deduct Transaction Charges as allowed under SEBI Circular No. Cir / IMD / DF/13/2011 dated August 22, 2011.

Quantum Mutual Fund shall continue not charging / debiting any distribution expenses to the schemes and does not pay any upfront or trail commission to distributors for investment routed through distributor whether empanelled with Quantum Mutual Fund or not.

Therefore, the Scheme shall not have a Separate Plan for receiving any investment applications either through distributors or directly from investors, and shall not declare separate NAV for application either through distributors or directly from investors for the Scheme

#### Waiver of Load for Direct Applications

Not Applicable

Pursuant to SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

#### Tax treatment for the Investors (Unitholders)

Investors are advised to refer to the details in the Scheme Information Document & Statement of Additional Information and also independently refer to his/her tax advisor.

#### Daily Net Asset Value (NAV) Publication

NAV shall be calculated declared and announced on all Business Days and uploaded on AMFI's website ([www.amfiindia.com](http://www.amfiindia.com)) by 10.00 a.m. of the next Business Day the same will be uploaded on the Fund's website [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com) and will also be published in two newspapers for publication with one day lag with an asterisk explaining that the NAVs are with one day / or the actual time lag.

Investors may obtain NAV information on any Business Day by calling the office of the AMC or any of the Investor Service Centers.

#### For Investor Grievances please contact

Registrar & Transfer Agents  
**Karvy Computershare Pvt Ltd**  
Karvy Selenium Tower B,  
Plot number 31 & 32 Financial District,  
Nanakramguda Serilingampally Mandal,  
Hyderabad - 500032 India

Phone: +91 – 040-23312454

Investor queries and complaints constitute an important voice of Investor, and to this effect the AMC has formulated a Grievance Redressal Policy (which can be viewed at [www.QuantumMF.com](http://www.QuantumMF.com)) which details the queries and complaint handling through a structured grievance redressal framework. Mr. Harshad Chetanwala – Head Customer Delight for any queries / clarifications and Ms. Meera Shetty – Investor Relation Officer for any complaint / grievance can be contacted at Quantum Asset Management Company Private Limited 505, Regent Chambers, 5th Floor Nariman Point, Mumbai – 400021,  
**email - [Customercare@QuantumAMC.com](mailto:Customercare@QuantumAMC.com),**  
**Telephone number - 1800 209 3863 / 1800 22 3863 (Toll Free),**  
**Fax number - 022 – 1800 22 3864 (Toll Free).**

#### Unitholders' Information

##### Consolidated Account Statement (CAS):

- (i) On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS (if the mobile number is not registered under Do Not Call Registry) within 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.
- (ii) Thereafter, a CAS for each calendar month shall be sent by mail / email on or before 10th of the succeeding month to the unit holders by the Depository for unit holders having Mutual Fund investments and holding demat account and by the AMC / Registrar for unit holders having Mutual Fund investments but do not have demat account for each calendar month in whose folios transactions have taken place during the month. The CAS shall contain details relating to all the transactions carried out by the investor / unit holder across all schemes of all mutual funds or transactions in demat account during the month and holding at the end of the month. Such transactions in mutual funds shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan transactions.
- (iii) For the purpose of sending the CAS, common investors / unitholders with the same holding pattern of the folio across mutual funds / depository shall be identified by their Permanent Account Number (PAN). In case of multiple holdings it shall be identified on the basis of PAN of first holder and pattern of holding.
- (iv) The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.
- (v) In case of a specific request received from the Investors / unit holders, the AMC/Fund will provide the account statement to the investors / unit holders within 5 Business Days from the date of receipt of such request.
- (vi) In the event of the folio is having more than one registered / joint holders, the CAS shall be sent to the first named unit holder and not to other registered / joint holders.
- (vii) The investor may request for a physical Account Statement by writing / calling to the AMC / Investor Service Center / Registrar & Transfer Agent. The AMC and Mutual Fund shall provide the physical Account Statement to the investor within 5 Business Days from the receipt of such request without any charges.

##### Annual Report :

The AMC / Mutual Fund shall be sent the Scheme wise annual report or an abridged summary thereof within four months from the date of closure of the relevant accounting year i.e. March 31 each year to all investors / unit holders as per the following mode:

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

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

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

##### Portfolio Disclosures:

The Fund shall before the expiry of 1 month from the close of each half year, that is as on 31 March and 30 September, publish a complete statement of the scheme portfolio by way of an advertisement in one English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Fund is situated or send to the Unitholders a complete statement of Schemes portfolios and shall also update the same on the AMC's website at [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com) and on AMFI's website at [www.amfiindia.com](http://www.amfiindia.com), in the prescribed format before the expiry of one month from the close of each half year.

Further, the monthly portfolio of the scheme (along with ISIN) shall also be made available on the website of The Fund/ AMC [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com) on or before tenth day of the succeeding month in user - friendly and downloadable format.

##### Half Yearly Results:

The Fund shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website ([www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com)). Further, the Fund shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in at least one national English daily newspaper having nationwide circulation and in newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.

**Dated : May 27, 2016**





# Quantum Dynamic Bond Fund

(An Open-ended Debt Scheme with Defined Credit Exposure and Dynamic Maturity Profile)

## Investment Objective

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

## Asset Allocation Pattern of the scheme

Types of Instruments	Normal allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	
Government Bond/Bills	25	100	Low to High
PSU Bonds	0	50	Medium to High
Certificate of Deposits/ Commercial Paper/ Short Term Debt Instruments	0	75	Low to Medium
CBLO/ Repos	0	100	Low

- The Scheme will not invest in repo of corporate debt securities and Credit Default Swaps (CDS).
- The Scheme shall not participate in Securities lending / borrowing and shall not invest in convertible Debt Instruments.
- Pending deployment, the corpus would be invested in open ended liquid schemes of mutual funds.
- Pending deployment, the corpus would be invested in short term fixed deposits of scheduled commercial bank in accordance with SEBI Circular No. SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007, as may be amended from time to time.
- In accordance with SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010, the aggregate asset allocation will not exceed 100% of the net assets of the scheme.
- The Scheme will not invest in Securitized debt instruments, Foreign Securities, and derivatives.
- The Scheme will not engage in short selling or carry forward transactions.

**The above asset allocation is only indicative and may change from time to time, keeping in view the market conditions and applicable rules and regulations.**

## Investment Strategy

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

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

**Legality & compliance** – Ensuring that the portfolio is at all times completely compliant with all rules and regulations – internal and external.

**Portfolio Liquidity** – Ensuring that the Portfolio can be liquidated at minimal impact cost to the investors.

**Yield and Return Enhancement** – After meeting the above objectives, the rigorous and in-depth research and analysis of the macro economic situation and fixed income markets should provide for timely investment opportunities which enhance the total returns for an investor – on a risk adjusted basis.

**Capital Preservation** – Ensuring that the investments are made in a manner to minimize market risks and choosing securities which have low default/downgrade risk.

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

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

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

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

The investment strategy thus is to dynamically manage only the duration of the Scheme. Thus the Scheme has the flexibility to invest in short term and long term instruments But the Scheme has limited ability to take credit exposures. As given in the asset allocation table, despite the dynamic nature of the Scheme, it is restricted in taking exposures in corporate bonds, especially those issued by private sector and there are pre-defined limits for all instruments and investment categories. This is to ensure that the portfolio has better liquidity and is of relatively high credit quality.

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

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

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

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

## Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- Changes in interest rate may affect the Scheme's net asset value. Generally the prices of instruments increase as interest rates decline and decrease as interest rates rise. Prices of long-term securities fluctuate more in response to such interest rate changes than short-term securities. Indian debt and government securities markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.
- Security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Reduced liquidity in the secondary market may have an adverse impact on market price and the Scheme's ability to dispose of particular securities, when necessary, to meet the Scheme's liquidity needs or in response to a specific economic event or even during restructuring of the Scheme's investment portfolio.
- The Scheme will invest in certain securities of certain companies, industries, sectors, asset type etc. based on its investment objectives and policies as outlined in this Scheme Information Document (SID). The funds invested by the Scheme in certain securities of industries, sectors, etc. may acquire a substantial portion of the Scheme's investment portfolio and collectively may constitute a risk associated with non-diversification and thus could affect the value of investments.
- Different segments of the financial markets have different settlement cycle/periods and such settlement cycle/periods may be impacted by unforeseen circumstances, leading to Settlement Risk. The liquidity of the Scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods.
- Interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk refers to the fall in the rate for reinvestment of interim cash flows than earlier assumed. Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the Scheme.
- Unitholders of the Scheme are not being offered any guarantee / assured returns.
- Changes in government policy in general and in tax benefits applicable to mutual funds may impact the returns to investors in the Scheme.
- The NAV of the Scheme is largely dependent on the performance of the various debt instruments wherein the investment has been made which may fluctuate from time to time. The Scheme may use techniques and instruments for efficient portfolio management and attempt to hedge or reduce the risk of such fluctuations. However these techniques and instruments if imperfectly used have the risk of the Scheme incurring losses due to mismatches particularly in a volatile market. The Fund's ability to use these techniques may be limited by market conditions, regulatory limits and tax considerations (if any).
- Given that the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for Repurchase/Redemption of Units may be significant in the event of an inordinately large number of Repurchase/Redemption requests or a restructuring of the Scheme.

## Risk Management 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, 1996.

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

Type of Risks	Risk Mitigation / Risk Management Strategies
<b>Interest Rate Risk</b>	The Scheme seeks to invest short term and long term instruments interest rate risk is inherent in the portfolio. The management of interest rate risk is then a function of the quality of the fixed income research inputs and the active investment management strategy. Since the Scheme will not invest in derivatives, the management of interest rate risk would be achieved by altering the Scheme maturity profile at appropriate times.
<b>Credit and Default Risk</b>	The Scheme broad asset allocation limits the investments in debt instruments issued by private (non-government) companies. This reduces the inherent credit / default risk of the portfolio. The internal guidelines of the AMC also limit the investment in lower rated instruments. The Scheme has to necessarily invest a major portion of its investments in government bonds and /or PSU bonds thus lowering the overall credit risk in the portfolio.
<b>Liquidity Risk</b>	With the overall improvement in the reporting and transparency of traded market data of all debt and money market instruments, the Investment Team can gauge the liquidity of individual instruments in the portfolio. By this, the Scheme can also determine the time taken to liquidate the position based on historical traded data. A portfolio liquidity report can help address any illiquid securities in the portfolio.
<b>Concentration Risk</b>	Quantum Mutual fund has a well laid out investment policy, applicable to all its debt schemes, which has set pre-defined limits of exposure to each security based on its maturity and credit profile. This ensures that the portfolio is not overly concentrated to one issuer or industry. The other concentration risk of few investors holding a large share of the schemes corpus is addressed in some measure by SEBI's rule of 20/25. Adequate portfolio liquidity can also help limit the losses due from large portfolio redemption.
<b>Counterparty risk</b>	The Fund has single party counter-party limits to limit the damages from a failed settlement or delayed settlement by counterparty. Counterparty risk is also a function of the nature of the instrument and mode of settlement being followed. For instance, in government securities, the settlement of all trades are done through a clearing corporation thus ensuring lower likelihood of failed settlements and counterparty risk.
<b>Settlement Risk</b>	<b>Measured through post trade failure in settlements</b> Government securities, T-bills, SDLs, CBLOs are now settled through a counter party clearing mechanism operated and managed by CCL (clearing Corporation of India Ltd). This has vastly reduced settlement failures in these securities. Although, corporate bonds are still settled on a DVP basis, but the trades are now routed through a clearing corporation. This limits settlement failures arising out of a bilateral settlement. Our counterparty exposure norms also limit the risks of a failed settlement on the overall portfolio

## Plans and Options

The Scheme offers three Options, namely

- Growth Option
- Monthly Dividend Payout Option
- Daily Dividend Re-investment Option

## Separate Plan For Direct Investment

In accordance with the SEBI Circular No. Cir / IMD / DF/21/2011 dated September 13, 2012, the Mutual Fund/AMC shall provide a separate plan for direct investment i.e. investments not routed through a distributor and such separate expense plan shall have lower expense ratio excluding distribution expenses, commission etc., and no commission shall be paid from such plans and the plan shall also have a separate NAV.

Investors are requested to note that Quantum Mutual Fund is a direct to investor's Mutual Fund and does not charge / debit any distribution expenses to the schemes and does not pay any upfront or trail commission to distributors for investment routed through distributor whether empanelled with Quantum Mutual Fund or not since its inception. Further, Quantum Mutual Fund does not deduct Transaction Charges as allowed under SEBI Circular No. Cir / IMD / DF/13/2011 dated August 22, 2011.

Quantum Mutual Fund shall continue not charging / debiting any distribution expenses to the schemes and does not pay any upfront or trail commission to distributors for investment routed through distributor whether empanelled with Quantum Mutual Fund or not.

Therefore, the Scheme shall not have a Separate Plan for receiving any investment applications either through distributors or directly from investors, and shall not declare separate NAV for application either through distributors or directly from investors for the Scheme.

## Applicable NAV

The cut-off times for determining Applicable NAV's for subscription, redemptions and switch-ins / outs to be made at the Investor Service Centers/ Official Points of Acceptance are as per the details given below:

### Subscriptions/Purchases including Switch Ins:

#### 1. Purchases for an amount of ₹ 2 lakh and above:

- In respect of valid application received before 3.00 p.m. on a Business Day with NEFT / Fund Transfer / Local Cheque / Demand Draft payable at par at the place where it is received /Cash Card/ Debit Card/ IMPS / RTGS / One Time Mandate NACH and funds for the entire amount of subscription / purchase 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 on which the funds are available for utilisation shall be applicable;
- In respect of valid application received after 3.00 p.m. on a Business Day with NEFT / Fund Transfer / Local Cheque / Demand Draft payable at par at the place where it is received /Cash Card/ Debit Card/ IMPS / RTGS / One Time Mandate NACH and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme and available for utilization before the cut-off time (3.00 p.m.) of the next Business Day, the closing NAV of the next Business Day shall be applicable;
- However, irrespective of the time of receipt of application, where the funds are not available for utilisation on the day of the application, the closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time (3:00 p.m.) shall be applicable, provided the application is received prior to availability of the funds.

#### 2. Purchases/switch-in for amount of less than ₹ 2 lakh:

- Where the application is received upto 3.00 pm on a Business Day with NEFT / Fund Transfer / Local Cheque / Demand Draft payable at par at the place where it is received /Cash Card/ Debit Card/ IMPS / RTGS / One Time Mandate NACH - closing NAV of the day of receipt of application shall be applicable;
- Where the application is received after 3.00 pm on a Business Day with NEFT / Fund Transfer / Local Cheque / Demand Draft payable at par at the place where it is received - /Cash Card/ Debit Card/ IMPS / RTGS / One Time Mandate NACH - closing NAV of the next Business Day shall be applicable; and
- Where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received - closing NAV of day on which the funds for the cheque or demand draft is credited to the account of Scheme shall be applicable.

## REDEMPTIONS INCLUDING SWITCH-OUTS:

- In respect of valid applications received upto 3 p.m. on a Business Day - the closing NAV of the day of receipt of application, shall be applicable.
- 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.

Minimum Application Amount/ Number of Units (for all the options)		
Purchase/Switch Ins	Additional Purchase	Repurchase /Redemption/Switch Outs
₹ 500/- and in multiples of ₹ 1/- thereafter.	₹ 500/- and in multiples of ₹ 1/- thereafter/50 Units	₹ 500/- and multiples of ₹ 1/- thereafter or account balance whichever is less/ 50 units

#### A) Systematic Investment Plan (SIP) -

The provisions for Minimum Application Amount will not be applicable under SIP investments.

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

#### B) Systematic Transfer Plan (STP)

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

#### C) Systematic Withdrawal Plan (SWP)

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

#### Despatch of Repurchase (Redemption) Request

The redemption or repurchase proceeds shall be despatched / credited to the registered bank account of the unitholders within 10 Business Days from the date of redemption or repurchase.

#### Benchmark Index

The Scheme's performance will be benchmarked against CRISIL Composite Bond Fund Index.

#### Dividend Policy

The Trustee proposes to follow the following dividend distribution policy:

In terms of SEBI Circular No. 1/64057/06 dated April 4, 2006, the Trustees shall fix the quantum of dividend and the record date. The AMC shall, within one calendar day of the decision by the Trustee, issue notice to the public, communicating the decision, including the record date. The record date shall be 5 calendar days after the issue of notice and issued in accordance with the terms of the Circular. Declaration of dividend is subject to the availability of distributable surplus. It must be distinctly understood that the actual declaration of dividends under the Scheme and the frequency thereof will, inter-alia, depend upon the distributable surplus of the Scheme. There is no assurance or guarantee to Unitholders as to the rate of dividend distribution nor will that dividend be regularly paid. The dividend that may be paid out of the net surplus of the Scheme will be paid only to those Unitholders whose names appear in the register of Unitholders on the notified record date. In case of Units held in dematerialized mode, the Depositories (NSDL/ CDSL) will give the list of demat account holders and the number of Units held by them in electronic form on the Record date to the Registrars and Transfer Agent of the Mutual Fund who shall be eligible to receive the dividends. Unitholders are entitled to receive dividend within 30 days of the date of declaration of the dividend. However, the Mutual Fund will endeavour to make dividend payments sooner to Unitholders. On distribution of dividend, the NAV will stand reduced by the amount of dividend distributed and statutory levy, if any, at the close of business hours on record date.

The requirements of giving notice shall not be applicable under Monthly Dividend Payout Option and Monthly Dividend Re-Investment Option.

#### Name of the Fund Manager & Tenure of the Managing the Scheme

Mr. Murthy Nagarajan: Managing scheme since May 19, 2015 (1 Year)

#### Name of the Trustee Company

Quantum Trustee Company Private Limited

#### Performance of the Scheme (as at April 29, 2016)

Absolute Returns (Growth Option)	Scheme Returns %	Benchmark Returns % (Crisil Composite Bond fund index)
Since inception	8.35	7.82

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

Date of inception: May 19, 2015

#### Scheme Portfolio Holdings As On April 29, 2016

##### (i) Top 10 Holdings by Issuer

Issuer	% to NAV
Government of India	81.25%
<b>Grand Total</b>	<b>81.25%</b>

##### (ii) Fund Allocation Toward Various Sectors:

Sector Allocation	% to NAV
SOVEREIGN	81.25%
Others	18.75%
<b>Grand Total</b>	<b>100.00%</b>

#### Note

Others include CBLO and cash & cash equivalents

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

<https://www.quantumamc.com/Downloads/monthlyPortfolio.aspx>

Portfolio Turnover Ratio for last one year - Not Applicable

#### Expenses of the Scheme

##### i) Load Structure

Entry Load : Not Applicable

In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has notified that, w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund and the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Quantum Mutual Fund does not charge Entry Load since inception.**

Exit Load: NIL

##### (ii) Recurring expenses

The AMC has estimated that upto 1% of the daily net assets of the Scheme will be charged to the Scheme as expenses.

No additional expenses as per Regulation 52 (6A) (b) – for gross net inflow from specified cities and Regulation 52 (6A) (b) – recurring expense, not exceeding 0.20 per cent of daily net assets of the scheme will be charged to the Scheme.

As no additional expenses will be charged to the Scheme, the provisions relating to clawed back as prescribed in the SEBI (MF) Regulations will not be applicable.

Actual expenses for the previous financial year ended March 31, 2016 - Rs. 14,01,500.68 (0.50% p.a.)

#### Transaction Charges

In accordance with the SEBI Circular No. Cir/IMD/DF/13/2011 dated August 22, 2011, the AMC is allowed to deduct transaction charges of ₹ 100 for existing investors and ₹ 150 for a first time investor per subscription of ₹ 10,000/- and above for the transaction / application received through distributors. The transaction charges shall be deducted by the AMC from the subscription amount received from the investor and paid to the distributor and the balance will be invested in the Scheme.

Investors are requested to note that Quantum Mutual Fund is a direct to investor's Mutual Fund and no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor and full subscription amount will be invested in the Scheme.

#### Waiver of Load for Direct Applications

Not Applicable

Pursuant to SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

#### Tax treatment for the Investors (Unitholders)

Investors are advised to refer to the details in the Scheme Information Document and Statement of Additional Information and also independently refer to his/her/their tax advisor.

#### Daily Net Asset Value (NAV) Publication

The AMC will calculate the NAVs for all the Calendar Days. AMC shall update the NAV on the website of AMFI [www.amfiindia.com](http://www.amfiindia.com) by 9.00 p.m. and the same will also be uploaded on the Fund's website [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com) on every Business Day and will also be published in two newspapers.

Investors may obtain NAV information on any Business Day by calling the office of the AMC or any of the Investor Service Centres.

#### For Investor Grievances please contact

Registrar & Transfer Agents:

**Karvy Computershare Pvt Ltd**

Karvy Selenium Tower B

Plot number 31 & 32 Financial District

Nanakramguda Serilingampally Mandal

Hyderabad - 500032

Phone: +91 - 040-23312454

Investor queries and complaints constitute an important voice of Investor, and to this effect the AMC has formulated a Grievance Redressal Policy (which can be viewed at [www.QuantumMF.com](http://www.QuantumMF.com)) which details the queries and complaint handling through a structured grievance redressal framework. Mr. Harshad Chetanwala – Head Customer Delight for any queries / clarifications and Ms. Meera Shetty – Investor Relation Officer for any complaint / grievance can be contacted at

**Quantum Asset Management Company Private Limited**  
 505, Regent Chambers, 5th Floor Nariman Point, Mumbai – 400021,  
**email - [Customercare@QuantumAMC.com](mailto:Customercare@QuantumAMC.com),**  
**Telephone number - 1800 209 3863 / 1800 22 3863 (Toll Free),**  
**Fax number - 022 -1800 22 3864 (Toll Free).**

#### Consolidated Account Statement (CAS):

- On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS (if the mobile number is not registered under Do Not Call Registry) within 5 Business Days from the date of receipt of transaction request. The allotment confirmation will be sent to the applicant's registered e-mail address and/or mobile number. Investors / unit holders are therefore requested to provide their email id and mobile number in the application form at the time of subscription.
- Thereafter, a CAS for each calendar month shall be sent by mail / email on or before 10th of the succeeding month to the unit holders by the Depository for unit holders having Mutual Fund investments and holding demat account and by the AMC / Registrar for unit holders having Mutual Fund investments but do not have demat account for each calendar month in whose folios transactions have taken place during the month. The CAS shall contain details relating to all the transactions carried out by the investor / unit holder across all schemes of all mutual funds or transactions in demat account during the month and holding at the end of the month. Such transactions in mutual funds shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan transactions.
- For the purpose of sending the CAS, common investors / unitholders with the same holding pattern of the folio across mutual funds / depository shall be identified by their Permanent Account Number (PAN). In case of multiple holdings it shall be identified on the basis of PAN of first holder and pattern of holding.
- The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.
- In case of a specific request received from the Investors / unit holders, the AMC/Fund will provide the account statement to the investors / unit holders within 5 Business Days from the date of receipt of such request.
- In the event of the folio is having more than one registered / joint holders, the CAS shall be sent to the first named unit holder and not to other registered / joint holders.
- The investor may request for a physical Account Statement by writing / calling to the AMC / Investor Service Center / Registrar & Transfer Agent. The AMC and Mutual Fund shall provide the physical Account Statement to the investor within 5 Business Days from the receipt of such request without any charges.

**Annual Report :** The AMC / Mutual Fund shall send 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:

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

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

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

#### Portfolio Disclosures:

The Fund shall before the expiry of 1 month from the close of each half year, that is as on 31 March and 30 September, publish a complete statement of the scheme portfolio by way of an advertisement in one English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Fund is situated or send to the Unitholders a complete statement of Schemes portfolios and shall also update the same on the AMC's website at [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com) and on AMFI's website at [www.amfiindia.com](http://www.amfiindia.com), in the prescribed format before the expiry of one month from the close of each half year.

Further, the monthly portfolio of the scheme (along with ISIN) shall also be made available on the website of The Fund/ AMC [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com) on or before tenth day of the succeeding month in user - friendly and downloadable format.

#### Half Yearly Results:

The Fund shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website ([www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com)). Further, the Fund shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in at least one national English daily newspaper having nationwide circulation and in newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.

**Dated : May 27, 2016**

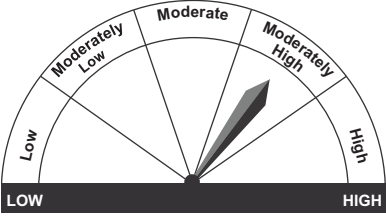
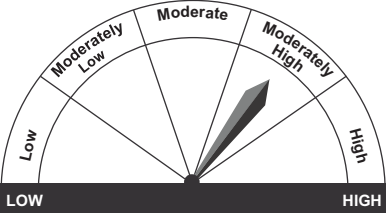
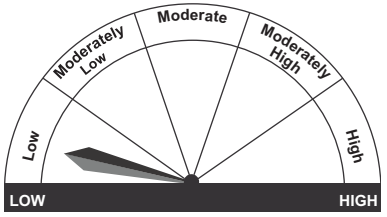
**COMPARISON CHART**

Name of the Scheme	Asset Allocation Pattern			Primary Investment Pattern	Differentiation	AUM ₹ in Crore (As on April 30, 2016)	No. of Folios (As on April 30, 2016)
Quantum Long Term Equity Fund	<b>Type of Instruments</b>	<b>Normal allocation (% of Net Assets)</b>	<b>Minimum allocation (% of Net Assets)</b>	<b>Maximum allocation (% of Net Assets)</b>	To invest in shares of companies included in BSE-200 Index.	489.28	23,225
	Listed Equity & Equity Related Securities of Companies	95% to 99%	65%	99%			
	Unlisted Equity & Equity Related Securities of Companies	0% to 3%	0%	5%			
	Money Market Instruments	1% to 5%	1%	35%			
Quantum Liquid Fund	<b>Type of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>		To invest in Debt & Money Market Instruments.	62.47	2,199	
Money Market Instruments and other short term debt instruments having maximum re-pricing tenor of not more than 91 days in maturity	100%						
Quantum Gold Fund - ETF	<b>Type of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>		To invest in Physical Gold.	63.64	11,789	
		<b>Minimum Allocation (% of Net Assets)</b>	<b>Maximum Allocation (% of Net Assets)</b>				
	Physical Gold	90%	100%				
Quantum Index Fund - ETF	<b>Type of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>		To invest in stocks of companies comprising Nifty 50 Index.	3.60	382	
	<b>Minimum Allocation (% of Net Assets)</b>	<b>Maximum Allocation (% of Net Assets)</b>					
Securities covered by the Nifty 50 Index	90%	100%					
Quantum Tax Saving Fund	<b>Type of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>		To invest in shares of companies included in BSE-200 Index.	40.99	5,901	
	<b>Minimum Allocation (% of Net Assets)</b>	<b>Maximum Allocation (% of Net Assets)</b>					
Equity and Equity-related Securities	80%	100%					
Quantum Equity Fund of Funds	<b>Type of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>		To invest in a portfolio of open-ended diversified equity schemes of mutual funds registered with SEBI.	8.51	1078	
	<b>Minimum Allocation (% of Net Assets)</b>	<b>Maximum Allocation (% of Net Assets)</b>					
Open-ended diversified equity schemes of mutual funds registered with SEBI.	90%	100%					
Quantum Gold Savings Fund	<b>Type of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>		To invest in the units of Quantum Gold Fund ETF	12.05	2,088	
	<b>Minimum Allocation (% of Net Assets)</b>	<b>Maximum Allocation (% of Net Assets)</b>					
Units of Quantum Gold Fund ETF	95%	100%					
Quantum Multi Asset Fund	<b>Type of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>		To invest in the units of Equity, Debt/ Money Markets and Gold schemes of Quantum Mutual Fund	7.21	492	
	<b>Minimum Allocation (% of Net Assets)</b>	<b>Maximum Allocation (% of Net Assets)</b>					
Units of Equity Schemes	25%	65%					
Units of Debt / Money Market Schemes	25%	65%					
Units of Gold Scheme	10%	20%					
Quantum Dynamic Bond Fund	<b>Type of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>		to generate income and capital appreciation through active management of portfolio consisting of short term and long term debt and money market instrument.	31.63	750	
	<b>Minimum Allocation (% of Net Assets)</b>	<b>Maximum Allocation (% of Net Assets)</b>					
Government Bond / Bill	25%	100%					
PSU Bond	0%	50%					
Certificate of Deposits/ Commercial Paper/ Short Term Debt Instrument	0%	75%					
CBLO / Repos	0%	100%					

Dated: May 27, 2016

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

1 SCHEME FEATURES AND INVESTMENT DETAILS

DETAILS	QUANTUM LONG TERM EQUITY FUND	QUANTUM TAX SAVING FUND	QUANTUM LIQUID FUND
NATURE OF SCHEME	An Open-ended Equity Scheme	An Open-ended Equity Linked Savings Scheme with a lock-in period of 3 years	An Open-ended Liquid Scheme
THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	<ul style="list-style-type: none"> <li>Long term capital appreciation and current income</li> <li>Investments in equity and equity related securities of companies in S&amp;P BSE 200 index</li> </ul>	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investments in equity and equity related securities of companies in S&amp;P BSE 200 index and to save tax u/s 80 C of the Income Tax Act. Investments in this product are subject to lock in period of 3 years.</li> </ul>	<ul style="list-style-type: none"> <li>Income over the short term</li> <li>Investments in debt / money market instruments.</li> </ul>
Riskometer	 <p>Investors understand that their principal will be at Moderately High Risk</p>	 <p>Investors understand that their principal will be at Moderately High Risk</p>	 <p>Investors understand that their principal will be at Low risk</p>
INVESTMENT OBJECTIVE	The investment objective of the Scheme is to achieve long-term capital appreciation by investing primarily in shares of companies that will typically be included in the S&P BSE 200 Index and are in a position to benefit from the anticipated growth and development of the Indian economy and its markets.	The investment objective of the Scheme is to achieve long-term capital appreciation by investing primarily in shares of companies that will typically be included in the S&P BSE 200 Index and are in a position to benefit from the anticipated growth and development of the Indian economy and its markets.	The primary investment objective of the Scheme is to provide optimal returns with low to moderate levels of risk and high liquidity through judicious investments in money market and debt instruments.
FUND MANAGER	Mr. Atul Kumar ( Since November 15, 2006 ) / Associate Fund Manager - Mr. Nilesh Shetty ( Since March 28, 2011 )	Mr. Atul Kumar ( Since December 10, 2008 )	Mr. Murthy Nagarajan ( Since November 1, 2013 )
FUND MANAGER TOTAL EXPERIENCE	13 yrs. / 11 yrs.	13 yrs.	21 yrs
INCEPTION DATE ( DATE OF ALLOTMENT )	March 13, 2006	December 23, 2008	April 7, 2006
ENTRY LOAD	NA <sup>5</sup> (* In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has notified that, w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund and the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor)		
EXIT LOAD	if Redeemed or switch out on or before 180 days from the date of allotment 4.00% if Redeemed or switch out after 180 days but on or before 365 days from the date of allotment 3.00% , if Redeemed or switch out after 365 days but on or before 545 days from the date of allotment 2.00% , if Redeemed or switch out after 545 days but on or before 730 days from the date of allotment 1.00% , if Redeemed or switch out after 730 days from the date of allotment Nil	NIL	NIL
EXPENSES RATIO ( as on April 30, 2016 )	1.25%	1.25%	0.35%
INVESTMENT OPTIONS	Growth & Dividend ( Dividend Option will in turn have two Facilities, Dividend Payout Facility and Dividend Re-investment Facility )	Growth & Dividend ( Dividend Option will in turn have two Facilities, Dividend Payout Facility and Dividend Re-investment Facility )	Growth, Daily Dividend Reinvestment & Monthly Dividend Payout.
DEFAULT OPTION <sup>5</sup>	Growth Option in case Growth Option or Dividend Option is not indicated. Dividend Reinvestment Facility in case Dividend Reinvestment Facility or Dividend Payout Facility is not indicated.	Growth Option in case Growth Option or Dividend Option is not indicated. Dividend Reinvestment Facility in case Dividend Reinvestment Facility or Dividend Payout Facility is not indicated.	Growth Option in case Monthly Dividend Payout Option or Daily Dividend Re-investment Option is not indicated. Dividend Transfer facility is available in the Monthly Dividend option, where investors can transfer their dividend amount as and when declared by the fund to any other scheme (excluding ETF schemes) at the applicable NAV.
MINIMUM APPLICATION AMOUNT ( Under each Option )	₹ 500/- and in multiples of ₹ 1/- thereafter, Additional Investment would be ₹ 500/- and in multiples of ₹ 1/- thereafter/ 50 units	₹ 500 and in multiples of ₹ 500 thereafter, Additional Investment in all schemes would be ₹ 500 and in multiples of 500 thereafter	Growth option ₹ 5,000/- and in multiples of ₹ 1/- thereafter, Monthly Dividend Payout option ₹ 10,000/- and in multiples of ₹ 1/- thereafter, Daily Dividend Re-investment option ₹ 1,00,000/- and in multiples of ₹ 1/- thereafter, Additional Investment - ₹ 500/- and in multiples of ₹ 1/- thereafter / 50 units
LOCK-IN PERIOD	NIL	3 years from the date of allotment of the respective Units	NIL
NET ASSET VALUE ( NAV )	Every Business Day	Every Business Day	Every Calendar Day
BENCHMARK INDEX	S&P BSE 30 Total Return Index	S&P BSE 30 Total Return Index	Crisil Liquid Fund Index

<sup>5</sup> Investors should indicate the Option for which the application is made. In case Investors wish to opt for both the Options, a separate Application form will have to be filled. In case applications are received where option/ sub-option for investment is not selected, the default option/ Sub option will be applicable.

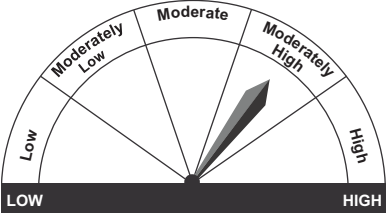
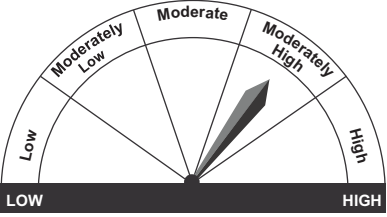
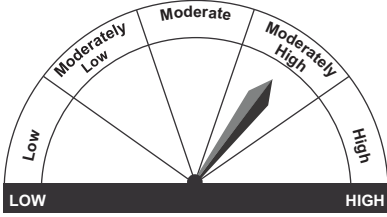
\* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

1 SCHEME FEATURES AND INVESTMENT DETAILS

DETAILS	QUANTUM EQUITY FUND OF FUNDS	QUANTUM GOLD SAVINGS FUND	QUANTUM MULTI ASSET FUND
NATURE OF SCHEME	An Open-ended Equity Fund of Funds Scheme	An Open-ended Fund of Fund Scheme	An Open Ended Fund of Funds Scheme
THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investments in portfolio of open-ended diversified equity schemes of mutual funds registered with SEBI whose underlying investments are in equity and equity related securities of diversified companies.</li> </ul>	<ul style="list-style-type: none"> <li>Long term returns</li> <li>Investments in units of Quantum Gold Fund – Exchange Traded Fund whose underlying investments are in physical gold.</li> </ul>	<ul style="list-style-type: none"> <li>Long term capital appreciation and current income</li> <li>Investments in portfolio of schemes of Quantum Mutual Fund whose underlying investments are in equity and equity related securities of companies, debt and money market instruments and physical gold.</li> </ul>
Riskometer	 <p>Investors understand that their principal will be at Moderately High Risk</p>	 <p>Investors understand that their principal will be at Moderately High Risk</p>	 <p>Investors understand that their principal will be at Moderately High Risk</p>
INVESTMENT OBJECTIVE	The investment objective of the scheme is to generate long-term capital appreciation by investing in a portfolio of open-ended diversified equity schemes of mutual funds registered with SEBI. There can be no assurance of positive returns from following the stated investment strategy.	The investment objective of the Scheme is to provide capital appreciation by predominantly investing in units of Quantum Gold Fund - Exchange Traded Fund (QGF). The performance of the Scheme may differ from that of Quantum Gold Fund and the domestic prices of gold due to expenses and certain other factors. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.	The investment objective of the Scheme is to generate modest capital appreciation while trying to reduce risk (by diversifying risks across asset classes) from a combined portfolio of equity, debt/ money markets and Gold schemes of Quantum Mutual Fund. The Scheme may invest in the units of debt/ money market schemes of other mutual funds to gain exposure to debt as an asset class to manage any investment and regulatory constraints that arise/ that prevent the Scheme from increasing investments in the schemes of Quantum Mutual Fund. There can be no assurance that the investment objective of the Scheme will be realized.
FUND MANAGER	Mr. Chirag Mehta (Since November 1, 2013)	Mr. Chirag Mehta (Since May 19, 2011)	Mr. Chirag Mehta (Since July 11, 2012) Associate Fund Manager - Mr. Nilesh Shetty (Since July 11, 2012)
FUND MANAGER TOTAL EXPERIENCE	10 yrs	10 yrs	10 yrs / 11 yrs
INCEPTION DATE (DATE OF ALLOTMENT)	July 20, 2009	May 19, 2011	July 11, 2012
ENTRY LOAD	NA <sup>5</sup> ( <sup>5</sup> In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has notified that, w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund and the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor)		
EXIT LOAD	if Redeemed or switch out on or before 365 days from the date of allotment 1.5%	if Redeemed or switch out on or before 365 days from the date of allotment 1.5%	a. 1.00 % if redeemed or switch out on or before 90 days from the date of allotment of units. b. NIL if redeemed or switch out after 90 days from the date of allotment of units.
EXPENSES RATIO (as on April 30, 2016)	0.50%	0.25%	0.25%
INVESTMENT OPTIONS	Growth & Dividend (Dividend Option will in turn have two Facilities, Dividend Payout Facility and Dividend Re-investment Facility)	Growth Option	Growth Option
DEFAULT OPTION <sup>5</sup>	Growth Option in case Growth Option or Dividend Option is not indicated. Dividend Reinvestment Facility in case Dividend Reinvestment Facility or Dividend Payout Facility is not indicated.		
MINIMUM APPLICATION AMOUNT (Under each Option)	₹ 500/- and in multiples of ₹ 1/-thereafter, Additional Investment would be ₹ 500/- and in multiples of ₹ 1/- thereafter/ 50 units	₹ 500/- and in multiples of ₹ 1/-thereafter, Additional Investment would be ₹ 500/- and in multiples of ₹ 1/- thereafter/ 50 units	₹ 500/- and in multiples of ₹ 1/-thereafter, Additional Investment would be ₹ 500/- and in multiples of ₹ 1/- thereafter/ 50 units
LOCK-IN PERIOD	NIL	NIL	NIL
NET ASSET VALUE (NAV)	Every Business Day	Every Business Day	Every Business Day
BENCHMARK INDEX	S&P BSE 200 Index	Domestic Price of Gold	Crisil Composite Bond Fund Index (40%) + S&P BSE Sensex Total return Index(40%) + Domestic price of gold (20%)

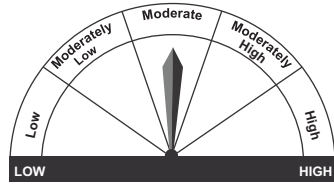
<sup>5</sup> Investors should indicate the Option for which the application is made. In case Investors wish to opt for both the Options, a separate Application form will have to be filled. In case applications are received where option/ sub-option for investment is not selected, the default option/ Sub option will be applicable.

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

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## 1 SCHEME FEATURES AND INVESTMENT DETAILS

## QUANTUM DYNAMIC BOND FUND

NATURE OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	Riskometer	INVESTMENT OBJECTIVE
An Open-ended Debt Scheme with Defined Credit Exposure and Dynamic Maturity Profile	<ul style="list-style-type: none"> <li>Regular income over short to medium term and capital appreciation</li> <li>Investment in Debt / Money Market Instruments / Government Securities.</li> </ul>	 <p>Investors understand that their principal will be at Moderate Risk</p>	The investment objective of the scheme is to generate income and capital appreciation through active management of a portfolio consisting of short term and long term debt and money market instruments.
FUND MANAGER	FUND MANAGER TOTAL EXPERIENCE	INCEPTION DATE (DATE OF ALLOTMENT)	ENTRY LOAD
Mr. Murthy Nagarajan	21 years	May 19, 2015	Not Applicable* (*In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 it has been notified that, w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund and the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.)
EXIT LOAD	EXPENSES RATIO (as on May 31, 2016)	INVESTMENT OPTIONS	MINIMUM APPLICATION AMOUNT (Under each Option)
NIL	0.65%	Growth Option, Monthly Dividend Payout Option and Monthly Dividend Re-investment Option.	₹ 500/- and in multiples of ₹1/- thereafter, Additional Investment would be ₹ 500/- and in multiples of ₹ 1/- thereafter/ 50 units
		DEFAULT OPTION*	
		Growth Option	
LOCK-IN PERIOD	NET ASSET VALUE (NAV)	BENCHMARK INDEX	
NIL	Every Business Day	Crisil Composite Bond Fund Index	

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

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

THIS SPACE IS INTENTIONALLY LEFT BLANK

**2 GENERAL INSTRUCTIONS**

- Please read the Key Information Memorandum, Scheme Information Document (SID) of the respective scheme(s) and Statement of Additional Information (SAI) containing the terms of offer carefully before investing.
- Please Tick (✓) in the appropriate box (☐), where boxes have been provided.
- Application Form should be filled legibly in ENGLISH in BLOCK letters using Black or Dark Blue ink. Incomplete application forms are liable to be rejected. Please refer to the checklist at the end of the application form to ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and / or rejection of your application.
- Please strike out any section that is not applicable. Correction/Cancellation on any of the information should be countersigned by the investor.
- All applicants are deemed to have accepted the terms subject to which the offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.
- In case of applications under Power of Attorney or by a Limited Company or by a Corporate Body or Eligible Institution or a Registered Society or a Trust or a Fund the original Power of Attorney or the certified copy thereof duly notarised and the relevant resolution or authority to make the application, as the case may be including authority granted in favour of the officials signing the application and their specimen signature etc., or duly certified copy thereof alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed and certificate of registration must be lodged at the office of the Registrar, quoting the serial number of application simultaneously with the submission of the Application Form, failing which the application is liable to be rejected.
- All communications and payments will be made to the sole/first applicant or to the Karta in case of HUF. Confirmation may also be sent to all joint holders.
- While processing the redemption/switch out request in case Quantum AMC/Registrar come across a signature mismatch, then Quantum AMC/Registrar reserves the right to process the redemption/switch only on the basis of supporting documents confirming the identity of the investors. List of such documents would be notified by Quantum AMC from time to time.
- Investors who wish to make Systematic Investment Plan (SIP) will need to complete and submit the Application Form along with the SIP Application Form.
- Quantum Mutual Fund does not levy any transaction charges to pay to the distributors and will invest the whole subscription amount received and units will be allotted accordingly.
- Quantum Mutual Fund investors will be provided with the Drop Box Facility to facilitate submission of the subscription application(s) without visiting the Official Point of Acceptance. Quantum Mutual Fund Drop Boxes will be available at various locations such as Housing Societies/ Railway Stations/ ATMs of the Bank etc. as disclosed on the homepage of our website [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com). Quantum Mutual Fund shall not be liable for any claims raised by the investors with regard to timing of the clearing of Cheque, incomplete documentation received, any delay arising in processing the transaction request or non-receipt of the cheque/ application form by the AMC.

**3 EXISTING UNITHOLDER INFORMATION**

An existing investor should mention the correct Folio Number & go directly to Section (Scheme Details). Investors should note that there will be no change to the existing Investor Profile Details mentioned in the Existing Folio.

**4 A PERMANENT ACCOUNT NUMBER (PAN)**

Permanent Account Number (PAN) issued by the Income Tax Authorities has been made mandatory for all the applications received in the Scheme, irrespective of the amount of transaction (except MICRO SIP Investments). Accordingly it is mandatory for investor's to provide their PAN along with self-attested copy of PAN Card while making an application for Purchase of Units. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of minor /PoA holder, PAN details of the Guardian/ PoA holder must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission; however sufficient documentary evidence shall have to be submitted for verifying that they are residents of the State of Sikkim. Applications without the aforesaid details are liable to be rejected without any reference to the investors.

**B KNOW YOUR CUSTOMER (KYC)**

According to SEBI Guidelines under The Prevention of Money Laundering Act, 2002, Mutual Funds are required to follow enhanced Know Your Customer (KYC) norms. Accordingly, it will be mandatory for all categories of investors to be KYC Compliant, irrespective of the amount of investment. Categories include:

- Individual investors.
- Non-individual investors such as Companies, Body Corporates, Association of Persons, Banks, Financial Institutions, Funds, Trusts, Societies, Hindu Undivided Family (HUF), Partnership Firms, Foreign Institutional Investors, Limited Liability Partnerships etc.
- Non-Resident Investors (NRIs), including Persons of Indian Origin (PIOs).

The above category of investors for the purpose of KYC compliance shall include their constituted Power of Attorney (POA) holder, in case of investment through a POA and each of the applicants, in case of application in joint names and also the guardian in case of a minor. Investors investing through Micro SIP or investors residing in the state of Sikkim or UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India or in case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc. are exempt from the mandatory requirement of PAN proof submission, however they are required to mandatorily submit KYC Acknowledgment copy while making an investment in Quantum Mutual Fund. Please refer to our website [www.QuantumMF.com](http://www.QuantumMF.com) and AMFI website [www.amfiindia.com](http://www.amfiindia.com) and SEBI registered intermediaries for KYC compliance where the completed forms and the relevant documents are to be submitted. Applications for subscriptions without a valid KYC Compliance for the relevant category of investors may be rejected.

Provided further, where it is not possible to verify the KYC Compliance status of the investor at the time of allotment of units, Quantum AMC shall verify the KYC Compliance status of the investor within a reasonable time after the allotment of units. In case during first time purchase the investor's KYC verification/ Compliance is under process, subsequent purchase shall not be permitted till the investor is KYC Compliant.

In case of Non-individual investors, Quantum AMC will verify the status of KYC compliance of beneficiaries whose beneficiary ownership interest in the investor is more than the limit as prescribed in the Regulations, from KRA (KYC Registration Agency) on the basis of PAN No. of beneficiaries provided by the investor along with the beneficiary holding pattern and the filled application form. In case the beneficiary is not KYC compliant and such beneficiary ownership interest in the investor is more than the limit as prescribed in the Regulations, Quantum AMC reserves the right to source documents relating to identity, address and beneficiary ownership interest in the beneficiary of such beneficiary from the beneficiary directly and / or the investor. The list of valid documents in this regard is prescribed in the application form under title CHECKLIST of documents at the bottom of the application form.

In the event of non compliance of KYC requirements, Quantum AMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the investors at the Applicable NAV, subject to payment of exit load, if any. Investors, who have obtained MIN allotment letter by submitting the PAN copy, are deemed to be KYC compliant. Investors should note that on completion of KYC Compliance address details of the investor in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor to the KRA. Any change in this details like change of Name / Address / Status / Signature, etc. should be given by Investor directly to KRA in the prescribed Change request form quoting PAN number. Quantum AMC reserves the right to call for any additional information from the investors/ applicant/ reject applications/subsequent application in order to fulfill the requirements of PMLA norms prescribed by SEBI/PMLA Regulations from time to time.

Quantum AMC further reserves the right to source data/ documents/ information/ specimen signature from third party/ KRA and that Quantum AMC has the right to use the same/ specimen signature for validation to process any future transactions that are submitted by the investor.

**5 EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIIN)**

Investor investing through Intermediary shall mandatorily mention the EUIIN on the application form, irrespective whether he/she has been advised by Sales person/ Employee/ Relationship manager of the Intermediary or not. However, in case of any exception cases, where there is no interaction by Sales person / Employee / Relationship manager of the intermediary with respect to the investment / transaction, the EUIIN box may be left blank. If left blank, AMC will seek the following declaration separately from the investor, "I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker." It is mandatory to obtain EUIIN for every Sales person / Employee / Relationship manager of the Intermediary for dealing (irrespective whether transactions are in the nature of execution or advisory) in mutual fund products. EUIIN will assist in tackling the problem of mis-selling even if the

employee/relationship manager/sales person leaves the employment of the ARN holder / sub broker.

**6 APPLICANT INFORMATION**

- Name should be given in full without any abbreviations. Preferably write exactly as it appears in your Bank Account & KYC records or as it appears in the incorporation document or demat account as the case may be.
- Name, Date of birth of the Minor, Name of Parent/Guardian and relationship with minor is mandatory for investment on behalf of a Minor applicant, proof of date of birth and relationship proof is mandatory.
- Name of the Contact Person, email and Telephone no. should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII and other non-individual applicants.
- The signature should be in English or in any of the Indian languages. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Application by minor should be signed by the guardian. In case of H. U. F., the Karta should sign on behalf of the H. U. F.
- The designated Investor Service Center/ Official Point of Acceptance will affix time stamp/manual stamp and return the acknowledgement slip from the application form, to acknowledge receipt of the application. No separate receipt will be issued for the application money.
- Please fill in all the fields to prevent rejection of your Application Form. Please refer to the checklist provided at the end of the Application Form to ensure that the necessary details and attachments are made available. The application complete in all respects along with the cheque/ fund transfer instructions must be submitted to the nearest designated Investor Service Center. Official Points of Acceptance Applications which are incomplete, invalid in any respect or not accompanied by cheque or fund transfer instructions for the amount payable are liable to be rejected.
- Investors must write the Application Form number / Folio number on the reverse of the cheques accompanying the Application Form.
- Name and address must be given in full (P.O. Box Address alone is not sufficient). In case of NRIs/FIIs 'Overseas Address' should also be provided failing which application may be rejected. In addition, Indian address should be stated for correspondence.
- Differently abled refers to people with Blindness, Low vision, Leprosy-cured, Hearing impairment, Loco motor disability, Mental retardation, Mental illness etc. as defined under the Persons with Disabilities Act, 1995, which ensures Participation and Equality of the People with Disabilities. This is as per the definition laid down by the Department of Empowerment of Persons with Disabilities, Government of India. [http://disabilityaffairs.gov.in/upload/uploadsfiles/files/PWD\\_Act.pdf](http://disabilityaffairs.gov.in/upload/uploadsfiles/files/PWD_Act.pdf).
- Some additional details are required for validating your identity for certain transactions/ Communications. Hence please fill annual income, mobile number and email id in case of all applicants.
- Please provide email ID & Mobile Number, this will help us send investment / product related communication and resolve any queries more promptly. This is compulsory for all electronic/telecommunication facilities available now and to be introduced in future.
- In the event the application has more than one investor and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor". However, in all such cases, communications, proceeds of all dividend/redemption will be paid to the first named holder.
- The minor shall be the first and the sole holder in an account. There shall not be any joint accounts with minor as the first or joint holder.
- Date of birth of the minor along with photocopy of supporting documents as enumerated below shall be mandatory while opening the account on behalf of minor:
  1. Birth certificate of the minor, or
  2. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
  3. Passport of the minor, or
  4. Any other suitable proof evidencing the date of birth of the minor.
- Guardian in the folio on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
- In case the Occupation is not specified, the default occupation will be considered as "Private Sector Service" and in case the Income slab is not selected, the default income slab (minimum income) "Upto 1 Lac" will be considered.

**7 POWER OF ATTORNEY**

Investment through constituted Attorney should necessarily be signed by the constituted Power of Attorney holder.

**8 E-MAIL/TELEPHONIC COMMUNICATION**

You can now generate PIN online through our website to view your folio details and also to transact online. PIN is not required to purchase online and also not required for online SIP. The PIN can be generated online through our website. This will help you in keeping track of your fund via the internet and allow you to purchase, switch and redeem your units at the touch of a button. Also there is a "TPIN" which can be used to know the folio details in the IVR.

Please refer to Electronic Communication / Transactions Terms and Conditions for details.

**9 ELECTRONIC/TELECOMMUNICATION FACILITY**

Please indicate the documents which you do NOT wish to receive in physical format, not ticking on the box would mean that a physical copy along with an email of the said document/s will be sent to you. Newsletters, addenda and other general information will be sent to you via email only. Physical copies of the same will not be sent. As per SEBI guidelines, Annual Report will be forwarded to the registered email id i.e. registered with the AMC. In case unitholder desires to receive physical copy of the same you need to inform us accordingly.

**10 BANK ACCOUNT DETAILS**

SEBI Regulations have made it mandatory for investors to mention the Bank Name & address of branch and Bank Account Number in their Investment application form in order to protect the interest of investors from fraudulent encashment of cheques. For registering multiple bank accounts please fill separate Form for Registering/ Adding/cancellation of Multiple Bank Accounts. Individuals/ HUF can register upto 5 bank accounts and Non Individuals upto 10 bank accounts.

Please attach either a Cancelled Cheque with first applicant name and account number pre-printed on the face of the cheque or a Bank Statement with current entries not older than 3 months or a Certified Bank Passbook with current entries not older than 3 months or a Bank Letter/Certificate duly signed by Bank Branch Manager/Authorized Personnel.

If photocopy of any document is submitted, the copy should be certified by the Bank Manager or self attested copy along with Original documents for verification.

Additionally the AMC may call for any additional documents, wherever required on case to case basis."

In case the investor is a minor, the bank account details for redemption purpose should be of the minor i.e. the minor should be an account holder in the bank account.

**PAYMENT OF REDEMPTION / DIVIDEND:**

In case of receipt of redemption request with new bank account there will be a cooling period of 10 calendar days for validation of new Bank mandate and dispatch of redemption proceeds shall be completed within 10 business days.

In case the bank change request received along with the redemption request is invalid, then the change of bank will not be processed and redemption/Dividend proceeds, if any, will be processed as per the last registered Bank account with the Fund.

In the case of NRIs, payments shall be:

- (i) Credited only to NRE account of the NRI investor where the payment for purchase of Units repurchased/redeemed was made out of funds held in NRE account or
- (ii) Credited, at the NRI investor's option, to his/her NRO account, where the payment for the purchase of the Units repurchased/redeemed was made out of funds held in NRO account or
- (iii) Remitted abroad or at the NRI investor's option, credited to his/ its NRE/FCNR/NRO account, where the Units were purchased on repatriation basis and the payment for the purchase of Units repurchased /redeemed was made by inward remittance through normal banking channels or out of funds held in NRE/FCNR account.

Investors are requested to provide the following details along with the mandatory requirement of bank account details (bank, branch address, and account type and account no.) in the application form for electronic fund transfer (EFT) of dividend/ redemption amount to the unit holders bank account. Quantum AMC will automatically extend this facility to all unit holders in case the bank account as communicated by the unit holder is with any of the bank providing EFT facility.

The 11 digit IFSC (Indian Financial System Code). The 9-digit MICR (Magnetic Ink Character Recognition) number appearing next to the cheque number in the cheque leaf is to be mandatorily given.

Based on the above information AMC will enable secure transfer of your redemption and dividend payouts via the various electronic modes of transfers (RTGS/NEFT /Direct Credit mode that are available in the banking system).

This facility of EFT is safe and fast and eliminates the potential risk of loss of instruments in transit through physical mode. The Mutual Fund, however, reserves the right to issue a cheque / demand draft to unit holders residing at locations where this facility is not available. "If the remittance is delayed or not affected for reasons of incomplete or incorrect information, Quantum AMC cannot be held responsible". For validation of IFSC/MICR code, investor shall attach the cancelled cheque/ copy of cheque. If these documents are not provided the fund will not be responsible for consequent delay in receipt of payment. Fund is also not responsible for bankers delay.

ELECTRONIC CLEARING SERVICE (ECS) - ECS facility is available only in respect of dividend payments and not in the case of Redemption of Units. Based on the bank particulars, investors will receive a direct credit of the amount due to them in their notified account with intimation to the unit holder.

**11 MODE OF PAYMENT**

- As required by AMFI, Quantum Mutual Fund shall not accept applications for subscriptions with third party payment instruments.
- Investors may make payment by single Cheque/ DD payable locally in the city where the application form is submitted at Quantum AMC/ Karvy Collection Centers or electronic mode such as RTGS/NEFT directly to Mutual Fund Collection account
- The cheque should be drawn on any bank which is situated at and is a member/sub member of the bankers clearing house. Cheque drawn on the bank not participating in the clearing house will not be accepted.
- Payment through Stock invest, outstation cheques and cash will not be accepted.  
The AMC shall bear the bank charges incurred by the investor in obtaining the demand draft; except for Liquid Schemes (As per demand draft charges prescribed by State Bank of India). In that case, the investor can obtain a draft for investment amount net of draft charges. The AMC shall not refund any demand draft charges in cash.
- The cheque should be drawn in favor of "Quantum Mutual Fund & PAN (number)" or Quantum\_(Scheme name) & PAN (number)" and crossed 'Account Payee Only'.
- Returned cheques will not be presented again for collection and the accompanying application will be rejected.
- Single cheque for investments in multiple schemes and multiple cheques for investments in Single Scheme will not be accepted.
- If the dividend amount under Dividend payout facility in QLF and QDBF is less than or equal to ₹ 500/- and ₹ 100/- respectively the same will be reinvested.
- In case of demand drafts, unit holder should attach necessary supporting documents as required by the fund, like Bank certificate, self attested Bank Pass Book or statement to prove that the funds are from a Bank account held by the first Unit holder only else the fund reserves the right to reject the application or call for additional details.

**11A. Payment through electronic mode RTGS/NEFT:**

- For purchase through RTGS / NEFT, the investor needs to first complete the fund transfer formalities with the Bank.

Please note the Quantum Mutual Fund account details for the RTGS/ NEFT: Bank Name:

HDFC Bank, Bank A/C No: 00602090002325, Bank Account Name: Quantum MF EPI A/C, Bank branch: Maneckji Wadia Building, Ground Floor, Nanik Mohwani Marg, Fort, Mumbai-400023, IFSC Code: HDFC0000060, Account Type: Current Account

- After completing the fund transfer through NEFT / RTGS mode, the investor needs to mention the payment reference number under the section 'Payment Details' in the main application form.
- Enclose the fund transfer proof along with the application form.

**11B. Payment through Direct Credit (DC):**

- For purchase through DC, the investor needs to first complete the fund transfer formalities with the Bank.

Please note the Quantum Mutual Fund account details for Direct Credit

- After completing the fund transfer through Direct Credit mode, the investor needs to mention the payment reference number under the section 'Payment Details' in the main application form.
- Enclose the fund transfer proof along with the application form.

**12. Payment through electronic mode IMPS (Interbank Mobile Payment Solution):**

- Investor having an account with any of the banks participating in National Payments Corporation of India (NPCI) for payment through Interbank Mobile Payment Solution (IMPS) facility should register for IMPS service with their respective Bank as per the procedure laid down by each bank.

- Initiate the transaction using the IMPS process and the following details of Quantum Mutual Fund:

Bank Name: Yes Bank, Bank A/C No: 00048570000293, Bank Account Name: Quantum Mutual Fund Collection A/c, Mobile Number – 9243223863, MMID – 9532968.

- After completing the fund transfer through IMPS mode, the investor needs to mention the payment reference number under the section 'Payment Details' in the main application form.

- Please register additional banks through which you want to invest by filling and submitting Multiple Bank Mandate along with supporting documents.

**12 NOMINATION DETAILS**

Applicants while applying for Units singly/ jointly can make a nomination at the time of initial investment or during subsequent investments.

- The nomination can be made only by individuals applying for/holding units on their own singly or jointly. Non-individuals including society, trust (other than a religious or charitable trust), body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney, and folios held by minor cannot nominate. If the units are held jointly, all joint holders will have to sign the nomination form.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unit Holder. Nomination can also be made in favor of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
- Nomination in respect of the units stands rescinded upon the redemption/ transfer/ transmission of units.
- Transmission of units in favour of a Nominee shall be a valid discharge by the Asset Management Company (AMC) against the legal heir.
- Investor can nominate maximum three nominees as nominee. If investor wants to nominate more than one nominee, please fill separate Nomination Form which is available on the website.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and Quantum AMC/ Fund/ Trustees shall not be under any obligation to transmit the units in favour of the Nominee.
- Nomination is mandatory in case of single holding. In case you do not wish to nominate please tick accordingly.

**13 DEMAT ACCOUNT**

Unit holders who have provided the Demat Account details will be issued units in demat form on request. Please submit Client Master copy or any documents specifying the name and demat account no. details as a proof of demat account details furnished in the application form.

Investor can hold the Units in demat form by selecting the relevant option of Yes/No - for opting or not opting for Units in demat form. If no option is exercised, the default option will be "No". Investors have to ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. If the details mentioned in the application are incomplete/incorrect, not matching with the Depository data, then Units will be issued in Physical mode and Statement of Account will be issued to the Unit holder.

Investor have to ensure that the bank a/c through which the investment is being done matches with the bank a/c details in the demat account, otherwise the application is liable to be rejected. In case of holding in demat account the bank mandate, mode of holding, nominee details, contact details etc. will be as per the details stated in the demat account and not as per this application.

In case an investor desires to redeem, the dematerialized units have to be converted into physical form (represented by statement of account issued by Quantum AMC) by submitting an application for Re-materialization of units to the Depository Participant, in such case application for redemption would be considered on the date when physical redemption slip is provided duly signed to the Quantum AMC. As an alternative, redemption request can be placed through Depository Participants and Exchanges specified intermediaries where NSE MFSS/ BSE STAR platform is available for trading of Mutual Fund Units.

Kindly note that facility to subscribe/ hold units in demat form is not available for Quantum Liquid Fund - Daily Dividend Reinvestment Option, Switches and SWP/ STP investments.

In case of Unit holders holding units in demat (electronic) mode, a demat statement will be sent by Depository Participant to the Unit holders.

**14 LIST OF ATTACHMENTS**

You are requested to enclose the relevant documents as listed in the check list of accompanying documents depending on the applicant's status and tick in the box against the document.

**Direct Credit Account Details:**

Bank Name	HDFC Bank	Axis Bank LTD	YES Bank	State Bank of India	Kotak Mahindra Bank	ICICI Bank	IDBI Bank
Bank A/c Type	Current A/C	Current A/C	Current A/C	Current A/C	Current A/C	Current A/C	Current A/C
Account Number	00602090002325	233010200008204	00048570000293	34175547847	3511536785	000405033543	004102000028158
Account Name	Quantum MF EPI A/c	Quantum Mutual Fund Collection A/C	Quantum Mutual Fund Collection A/C	Quantum Mutual Fund	Quantum Mutual Fund	Quantum Mutual Fund Collection A/c	Quantum Mutual Fund Collection A/c
Branch Address	Fort, Maneckji Wadia BLDG	Nariman Point	Mittal Chamber Nariman Point	Dalal House, Nariman Point	Kismet Building, Colaba, Mumbai 400005	Free Press Marg, nariman Point	Mittal Court Nariman Point
IFSC Code	HDFC0000060	UTIB000173	YESB0000004	SBIN0006945	KKBK0000648	ICIC0000004	IBKL0000004

**CHECKLIST ( Please submit the following documents with your application (where applicable). For Investors other than Individuals please also submit declaration of Beneficial Ownership (as applicable) as per format available on www.QuantumMF.com All documents should be original/true copies certified by a Director/Trustee /Company Secretary /Authorised signatory / Notary Public.)**

Documents	Individual	HUF	Companies/LLP	Societies	Partnership Firms	Investment through POA	Trusts	NRI	FII's*	PIO	FPI#
Resolution/ Authorisation to invest			✓	✓	✓		✓		✓		✓
List of authorised signatories with specimen signatures			✓	✓	✓	✓	✓		✓		✓
Memorandum & Articles of Association			✓								
Trust Deed							✓				
Declaration of Ultimate Beneficial Ownership		✓	✓	✓	✓		✓		✓		✓
Bye-laws				✓							
Partnership Deed					✓						
Certificate of Registration									✓		✓
Notarised POA						✓					
Copy of PAN Card	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
KYC Compliance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
PIO Card										✓	
Foreign Inward Remittance Certificate											✓
Trigger Form (if applied)	✓			✓	✓	✓	✓	✓	✓	✓	✓
Declaration under FATCA	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

\* For FII's copy of SEBI registration certificate should be provided. # Certificate of registration granted by designated depository participants on behalf of SEBI.





# COMMON APPLICATION FORM (Continuous Offer of units at Applicable NAV)

**Quantum Long Term Equity Fund**  
(An Open-ended Equity Scheme)  
**Quantum Liquid Fund**  
(An Open ended Liquid Scheme)  
**Quantum Tax Saving Fund**  
(An Open ended Equity Linked Savings Scheme)

**Quantum Equity Fund of Funds**  
(An Open-ended Equity Fund of Funds Scheme)  
**Quantum Gold Savings Fund**  
(An Open-ended Fund of Fund Scheme)  
**Quantum Multi Asset Fund**  
(An Open Ended Fund of Funds Scheme)

**Quantum Dynamic Bond Fund**  
(An Open-ended Debt Scheme with Defined Credit Exposure and Dynamic Maturity Profile)

*and only*  
India's 1<sup>st</sup> Direct to Investor Mutual Fund

505, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021. www.QuantumMF.com

**Application No: QMFP**

INTERMEDIARY INFORMATION			FOR OFFICE USE ONLY
Name & ARN Code	Sub-Broker Code	EUIN	E- Code
146822			

Please refer instruction No. 5 for EUIN. Please read the instructions carefully, before filling up the application. Kindly use this form if you are making a one time investment. For SIP investments please use the separate SIP Form. Investors should consult their financial advisers if in doubt whether the product is suitable for them.  
(All sections to be filled in English and in BLOCK LETTERS). **Fields marked with (\*) are mandatory.**

**2 EXISTING UNIT HOLDER INFORMATION (Please note that Applicant details & mode of holding will be as per existing Folio Number) (Refer Instruction No. 3)**

Folio No. \_\_\_\_\_ Name of First Applicant \_\_\_\_\_

* PAN (Refer Instruction No.4A) Please attach certified PAN copy		* Know Your Customer (KYC) (Refer Instruction No. 4B)		AADHAAR Number
1st Applicant /Guardian		Yes <input type="checkbox"/>	(Please submit Proof)	
2nd Applicant		Yes <input type="checkbox"/>	(Please submit Proof)	
3rd Applicant		Yes <input type="checkbox"/>	(Please submit Proof)	
POA Holder		Yes <input type="checkbox"/>	(Please submit Proof)	

**4 \* APPLICANT INFORMATION (Refer Instruction No. 6) (TO BE FILLED IN BLOCK LETTERS)**

Name of Sole/ 1st Applicant  Mr.  Ms.  M/s.  Others \_\_\_\_\_ Please Specify \_\_\_\_\_ Date of Birth/ Date of Incorporation \_\_\_\_\_

Proof of Date of Birth (In case of Minor)  Birth Certificate  School Leaving Certificate  Passport  Others \_\_\_\_\_ Please Specify \_\_\_\_\_

Mobile No. \_\_\_\_\_ Email ID \_\_\_\_\_

Parent/ Guardian Name of 1st Applicant - (in case of Minor)/Contact person (in case of non individual applicant) \_\_\_\_\_ Relationship with Minor/ Designation \_\_\_\_\_

If the sole / first applicant is differently abled; then please tick the preferred mode of communication:  Email & SMS  Voice  Both

Name of 2nd Applicant  Mr.  Ms.  M/s. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Mobile No. \_\_\_\_\_ Email ID \_\_\_\_\_

Name of 3rd Applicant  Mr.  Ms.  M/s. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Mobile No. \_\_\_\_\_ Email ID \_\_\_\_\_

Mode of Holding  Single  Joint  Any one or survivor(s) (Default option in case of more than one applicant)

**1<sup>st</sup> Holder** Legal Status Please (✓)  Resident Individual  Minor  FII  Society/Club  AOP/BOI  LLP  HUF  NRI/PIO Repatriation Basis  NRI/PIO Non-Repatriation Basis  Partnership Firm  Trust  Bank  Body Corporate  Company  Others \_\_\_\_\_ Please Specify \_\_\_\_\_

Occupation Please (✓)  Private Sector Service  Public Sector / Gov. Service  Business  Professional  Agriculturist  House Wife  Student  Politically Exposed Person  Related to Politically Exposed Person  Forex Dealer  Retired  Others \_\_\_\_\_ Please Specify \_\_\_\_\_

Income Please (✓)  Upto 1 Lac  1 to 5 Lacs  5 to 15 Lacs  15 to 25 Lacs  25 Lacs & above \_\_\_\_\_ Individuals (optional) \_\_\_\_\_ Non-Individuals (mandatory) \_\_\_\_\_ Network as on date is ₹ \_\_\_\_\_

**2<sup>nd</sup> Holder** Legal Status Please (✓)  Resident Individual  NRI/PIO Non-Repatriation Basis  NRI/PIO Repatriation Basis

Occupation Please (✓)  Private Sector Service  Public Sector / Gov. Service  Business  Professional  Agriculturist  House Wife  Student  Politically Exposed Person  Related to Politically Exposed Person  Forex Dealer  Retired  Others \_\_\_\_\_ Please Specify \_\_\_\_\_

Income Please (✓)  Upto 1 Lac  1 to 5 Lacs  5 to 15 Lacs  15 to 25 Lacs  25 Lacs & above \_\_\_\_\_ Individuals (optional) \_\_\_\_\_ Network as on date is ₹ \_\_\_\_\_

**3<sup>rd</sup> Holder** Legal Status Please (✓)  Resident Individual  NRI/PIO Non-Repatriation Basis  NRI/PIO Repatriation Basis

Occupation Please (✓)  Private Sector Service  Public Sector / Gov. Service  Business  Professional  Agriculturist  House Wife  Student  Politically Exposed Person  Related to Politically Exposed Person  Forex Dealer  Retired  Others \_\_\_\_\_ Please Specify \_\_\_\_\_

Income Please (✓)  Upto 1 Lac  1 to 5 Lacs  5 to 15 Lacs  15 to 25 Lacs  25 Lacs & above \_\_\_\_\_ Individuals (optional) \_\_\_\_\_ Network as on date is ₹ \_\_\_\_\_

Address: Mailing Address of Sole/First Applicant (PO. Box alone may not be sufficient) This address will be replaced with the address as per your KYC records on validation of your KYC data.  
Overseas Investor must provide Indian Address

City \_\_\_\_\_ State \_\_\_\_\_ Country **I N D I A** Pin code \_\_\_\_\_

Contact Details of Sole/ First Applicant

Tel No - STD Code \_\_\_\_\_ Res. \_\_\_\_\_ Off. \_\_\_\_\_ Fax \_\_\_\_\_

Overseas Address (mandatory for NRI/FII applicant). Applications from investors residing in USA or Canada shall not be accepted

Address for correspondence (for NRI applicants)  Indian  Overseas

City \_\_\_\_\_ Country \_\_\_\_\_ Zip code \_\_\_\_\_

**5 POWER OF ATTORNEY (POA) (Refer Instruction Nos. 2(f) & 7)**

POA Name Mr./Ms. \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ Pin code \_\_\_\_\_

If investment is being made by a Constitutional Attorney, please submit notarised copy of POA

**ACKNOWLEDGEMENT SLIP (To be filled in by the investor)**

**Application No: QMFP**

Quantum Mutual Fund-505, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021. www.QuantumMF.com

Please scan this code, and fill in your details. Our representative will get in touch with you.



Date **DDMMYYYY** Received from: Mr. / Ms. / M/s \_\_\_\_\_

an application for allotment Scheme \_\_\_\_\_

vide Cheque No./ RTGS / NEFT / IMPS Reference No. \_\_\_\_\_ Dated \_\_\_\_/\_\_\_\_/\_\_\_\_

Amount (₹) \_\_\_\_\_

Drawn on Bank and Branch \_\_\_\_\_

Please note: All purchases are subject to realization of cheques (please refer Scheme Information Document)

Collection Center's Stamp & Receipt Date and Time

**6 \*BANK ACCOUNT DETAILS (Refer Instruction No. 10)**

A/c Type [please ✓]	<input type="checkbox"/> SB	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> NRE	<input type="checkbox"/> FCNR
Account No					
Bank Name					
Branch					
Branch Address					
City				Pin code	
IFSC				MICR Code	

NC PAYEE PAY <b>QUANTUM MUTUAL FUND PAN XXXXXXXX</b> OR BEARER RUPEES <input type="text"/> ₹ 11 DIGIT IFSC Code IFSC QTMF7654321 9 DIGIT MICR Code "4153812" 265291538 123456" 23
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Preferred mode of payment Electronic Credit. RTGS IFSC/NEFT code will help us transfer the amount to your bank account quicker, electronically.

\*Mandatory – Please attach either a Cancelled Cheque with first applicant name and account number pre-printed on the face of the cheque or a Bank Statement with current entries not older than 3 months or a Certified Bank Passbook with current entries not older than 3 months or a Bank Letter/Certificate duly signed by Bank Branch Manager/Authorized Personnel.

**7 \*INVESTMENT DETAILS (Please ✓) Choice of Scheme/Option/Facility (Refer Instruction No. 1)**

Scheme		
Option		Facility

**8 \*PAYMENT DETAILS (Refer Instruction No. 11)**

Mode of Payment	<input type="checkbox"/> RTGS/NEFT	<input type="checkbox"/> Transfer Letter / Direct Credit (DC)	<input type="checkbox"/> Cheque	<input type="checkbox"/> DD	<input type="checkbox"/> IMPS
RTGS/NEFT/IMPS/DC Ref. No. & Date				Date	D D M M Y Y Y Y
Cheque No. & Date:				Date	D D M M Y Y Y Y
Gross Amt (₹)	DD Charges (₹)			Net Amt (₹)	
Bank /Branch & City					
Account Type	<input type="checkbox"/> SB	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> NRE	<input type="checkbox"/> FCNR

**9 \*NOMINATION DETAILS (If you wish to nominate more than one nominee please fill up separate form for nomination) (Refer instruction no. 12)**

I/We hereby nominate the under mentioned nominee to receive the amounts to my/our credit in event of my/our death. I/We also understand that all payments and settlements made to such Nominee shall be a valid discharge by the AMC/Mutual Fund/ Trustee Company.

Name of Nominee				Date of Birth of Nominee	D D M M Y Y Y Y
Address				PAN No. of Nominee	
Pin Code	City	State		Relationship With Applicant	<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Spouse Others
Name of Guardian/Parent (If Nominee is minor)				Relationship With Nominee (If Nominee is minor)	<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian
Address of Guardian				PAN No. of Guardian/Parent	
Proof of Date of Birth*	<input type="checkbox"/> Birth Certificate	<input type="checkbox"/> School Leaving Certificate	<input type="checkbox"/> Passport	<input type="checkbox"/> Others	<input type="checkbox"/> I do not wish to Nominate Please Specify Please Specify
Proof of Relationship*	<input type="checkbox"/> Birth Certificate	<input type="checkbox"/> School Leaving Certificate	<input type="checkbox"/> Passport	<input type="checkbox"/> Others	

**10 DEMAT ACCOUNT DETAILS (Please ✓) (Please refer Instruction no. 13)**  NSDL  CDSL (Switch not allowed. Redemption Stock Exchange Platforms / Depository Participants only)

I would like to be allotted units in DEMAT mode.  Yes  No (Please ✓) (Non - ticking of this box would result in allotment of units in physical form). Please ensure that the name of the investor in the application form matches with the account held with the depository participant.

NSDL	I N	BENEFICIARY Account No. (NSDL Only)
CDSL		
Enclose for Demat Option:	<input type="checkbox"/> Client Master List	<input type="checkbox"/> Transaction / Holding Statement
	<input type="checkbox"/> DIS Copy	

**11 SOURCE OF INFORMATION** How did you come to know about Quantum Mutual Fund?  Advertisement  Friend/Relative  Sales Team  IFA / Intermediary

Name & ARN Code of Intermediary	Others
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**Investor Awareness:** Please ✓ to acknowledge that you have been explained the following aspects of investing by Quantum Mutual Fund and / or its representative(s) / intermediary(s) and hereby confirm having understood the same before investing with Quantum Mutual Fund.

- Name of the Invested Scheme(s): \_\_\_\_\_
- I/We have asked, and have been explained and understood to my/our satisfaction all the features of the scheme(s) from the scheme related Documents (KIM/SID/SAI) that I/We have chosen to invest in and have understood all the Terms and Conditions of the scheme(s).
  - I/We confirm that I/We have reviewed and understood the Expense Ratio, Tax Implication, Cut-off time for subscription / redemption / Switch, Turnaround time for processing of transactions, Exit Load which will be calculated on First in First Out (FIFO) basis, product label and riskometer of the scheme(s).
  - I/We am/are also aware that investing in Mutual Fund schemes come with an inherent risk which I/We have also understood from the product label and Riskometer of the Scheme(s). I/We have not been paid any incentive or have not been promised any assured returns while investing in this scheme(s).
  - I/We am/are aware of my own risk appetite, my/our time horizon for investment, my/our objective for investment and the investment objective, performance of the Scheme(s) and performance of the Benchmark of the scheme(s) and it is appropriate for me / us to undertake investment in the scheme(s). I/we confirm that the scheme(s) in which I/we am/are investing is appropriate for me / us keeping in mind the investment objective and risk of the scheme(s).
  - I/We am/are also aware of the Charter of Investor Rights, Privacy Policy Grievance Redressal and Dispute Resolution Policy and procedure at Quantum Mutual Fund and am/are aware of whom to contact in case of any discrepancies.
  - I/We hereby declare that I/We have understood the nature of questions in the Application Form and the importance of disclosing all the material information required. I/We declare the facts disclosed in the application and the acknowledgement forms are true and correct to the best of my/our knowledge.
  - I/We hereby authorize you to verify / confirm details and documents submitted by me / us independently from my Banker and / or any source and / or through the independent third party appointed by you. In case, if any of the information / documents provided is found to be incorrect, you have the right to reject my application.

**TO COMPLETE THE FORM, PLEASE SIGN IN THE APPROPRIATE BOX AT THE BOTTOM OF THE FOLLOWING PAGE.**

Contact Us

**WEBSITE**  
www.QuantumMF.com

**TOLL FREE HELPLINE**  
1800 22 3863 / 1800 209 3863

**Missed Call Facility**  
022-61073807

**EMAIL**  
CustomerCare@QuantumAMC.com

**SMS**  
<Quantum> to 9243 22 3863

**DECLARATION:** I/We have read and understood the terms & contents of the Scheme Information Document(s) of the respective scheme(s) and Statement of Additional Information and Addenda of Quantum Mutual Fund thereto. I/We hereby apply to the Trustee of Quantum Mutual Fund for purchase/allotment of units of the scheme as indicated above and agree to abide by the terms and conditions, rules and regulations of the Scheme. I/We further declare, I am / we are authorized to invest the amount & that the amount invested by me/us in the above mentioned scheme is derived through legitimate sources and legally belong to me/us and not of any third party and is not held or designed for the purpose of contravention of any acts, rules, regulations or any statute or legislation or any other applicable laws or notifications, directions issued by the governmental or statutory authority in India or of the country where I/we for the time being reside from time to time. It is expressly understood that I/We have the express authority from our constitutional documents to invest in the units of the scheme and Quantum AMC/Trustee/Fund would not be responsible if the investment is ultra vires thereto and the investment is contrary to the relevant constitutional documents. I/We agree that in case my/our investment in the Scheme is equal to or more than 25% of the corpus of the scheme, then Quantum Asset Management Ltd., Investment Manager to the Quantum Mutual Fund has full right to refund the excess to me/us to bring my/our investment below 25%. I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making these investments. I/We hereby authorize Quantum Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my bank(s) / Quantum Mutual Fund's bank(s) or to any authority / agency, statutory or otherwise. I/We authorize this Fund to reject the application, revert the units credited/redeem units created at applicable NAV(less exit load, if any), restrain me/us from making any further investment in any of the schemes of the fund, recover/debit my/our folio(s) with the penal interest and take any appropriate action against me/us in case the cheque(s)/ payment instrument is/are returned by my/our banker for any reason whatsoever. I/We undertake that these investments are my/our own and acknowledge that Quantum AMC reserves the right to call for such other additional information/ documents as required to comply with KYC norms. I/ We understand that and further authorize Quantum AMC, Quantum Mutual Fund to source my data / documents / information specimen signature from third party / KRA and Quantum Mutual Fund, Quantum AMC has the right to use the same / specimen signature for validation to process any future transactions that are submitted by me / us; besides Quantum Mutual Fund / Quantum AMC can further insist on seeking verification of my signature by my / our default bank. I/We hereby, further agree that the Fund can directly credit all the dividend payouts and redemption amount to my bank details given above. I/We hereby declare that the particulars above are correct. I/We further agree not to hold Quantum Mutual Fund liable for any consequences in case of any of the above particulars being false, incorrect or incomplete. I/We hereby undertake to promptly inform Quantum Mutual Fund of any changes to the information provided hereinabove and agree and accept that Quantum Mutual Fund, their authorized agents and representatives are not liable or responsible for any loss, costs, damages arising out of any actions undertaken or activities performed by them on the basis of information provided by me/us as also due to not intimating/delay in intimating such changes. I/We hereby authorize Quantum Mutual Fund to disclose, share, remit in any form, mode or manner, directly to them or indirectly through any entity, the information provided by me to any Regulatory Authority(ies); including Financial Intelligence Unit, India (FIU-IND) and/or any Indian or foreign governmental or statutory or judicial authorities/agencies, the tax/revenue authority and other investigation agencies; including all changes, updates to such information as and when provided by me without any obligation of advising me/us of the same. I/We hereby authorize Quantum AMC to verify/validate with my/our Bankers or with any entity/source, the bank account details provided by me/us in the initial /additional subscription as well as any subsequent multiple bank mandate registrations submitted by me/us while investing in Schemes of Quantum Mutual Fund. FATCA/ Foreign tax laws: I/We understand that Tax Regulations relevant under Foreign Account Tax Compliance Act Provisions (commonly known as FATCA) contained in the US Hire Act 2010, require Quantum Mutual Fund to collect information about each investor's tax residency. I/We authorize Quantum Mutual Fund to share information on my/our account with relevant tax authorities, if I/We provide a valid self-certification / information on US Tax Identification Number etc under the relevant FATCA/Foreign Tax Laws to Quantum Mutual Fund. In case no information on US Tax Identification Number etc is provided by me / us, it will be deemed that I/We are not a US citizen or resident and Quantum Mutual Fund under certain circumstances may be obliged to share information on my / our account with relevant tax authorities. I/We have read the contents of the SAI, SID, KIM which is for informational purposes only and does not have any regard to my /our specific investment objectives, financial situation or my / our particular needs. I/We have understood that the past performance of any fund or manager/ sub-manager of the fund are not necessarily indicative of future performance. Opinions and any other contents which are provided by Quantum Mutual Fund are for personal use and informational purposes only and are subject to change without notice. I/We hereby confirm that nothing contained in the SAI, SID, KIM or website constitutes investment, legal, tax or other advice nor is it to be relied on while making an investment or other decision. I/We hereby confirm that descriptions or questions answered by me/us in the questionnaire which is used to understand my profile are fair, clear and not misleading. I/We also confirm that all investments made by me either on my own and / or on the advice of the relationship manager are after evaluating my/our investment objective and analyzing my/our risk profile and have been explained all the features of the scheme(s) to my/our satisfaction. I/We have understood the nature and risk of the products selected for my/our investments based on my investment objective/s and financial situation as provided by me/us. I/We hereby confirm that purchase of units of any particular scheme either independently and / or if and whenever a recommendation is given to me/us to purchase a particular scheme, it is based upon a reasonable assessment i.e. whether the structure and risk reward profile of the scheme is consistent with my experience, knowledge, investment objectives, risk appetite, time horizon for investment and capacity for absorbing loss. I/We hereby confirm that I have independently understood either on my own and / or through the AMC's relationship manager (if any) assigned to me/us who has disclosed all material information about the business, fund's history, the terms and conditions on which advisory services are offered (if any), affiliations with other intermediaries, any actual or potential conflicts of interest arising from any connection to or association with any issue of products/ securities, including any material information or facts that might compromise its objectivity or independence in carrying out of investment advisory services, key features of the products or securities, particularly, performance track record, transaction norms such as cut off time for subscription / redemption, TAT for redemption, activation of SIP/STP/SWP, NAV applicability, the expense ratio of the scheme(s), the exit load structure of each scheme as well as the exit load that will be charged and calculated on FIFO basis and such other information as is necessary so as to take a decision on investing and the services that will be provided in future. I/We am aware about the product label warnings, disclaimers in documents, advertising materials relating to an investment product which is/are recommended to me/us and Tax implications of my/our investment pertaining to all schemes of Quantum Mutual Fund as explained to me/us by my relationship manager. I / We also confirm that the Scheme in which I / we have invested is appropriate for me / us keeping in mind my investment objective and my risk appetite and the investment objective and inherent risk of the Scheme. I / We also confirm that I / We have not been paid any incentive or have not been promised any assured returns while investing in the scheme(s). The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker." I/We hereby declare that I have understood the nature of questions in the KIM / application form and the importance of disclosing all the material information required and the facts disclosed in the application and the details provided by me/us in the Investor Awareness section are true and correct. I / We hereby agree and authorize Quantum AMC / Mutual Fund to provide my / our Personal / Investment(s) details to intermediaries by ways of feeds or such other means / medium for my / our investment that are routed / executed by me / us through the intermediaries. I/We am also aware of the Grievance Redressal and Dispute Resolution policies and procedures at Quantum Mutual Fund and am aware of whom to contact in case of any discrepancies in understanding or otherwise.

**Applicable to NRI only:** I/We confirm that I am / we are Non Resident of Indian Nationality/Origin but not a person residing in Canada or a United States within the meaning of Regulation(s) under the United States Securities Act of 1933, as amended from time to time or of any country not compliant under the FATF Agreements and I/We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels from funds in my/our Non-Resident External/Ordinary Account/FCNR Account. (Including amount of Additional Purchase Transaction made in future). I/We authorize this fund to reject the application, revert the units crediting/redeem units created at applicable NAV (less exit load, if any), restrain me/us from making any further investment in any of the schemes of the fund, in case I/we have not provided details of me/us being resident of Canada or USA or any country not compliant under the FATF Agreements either at the time of investment or subsequently.

Date  Place \_\_\_\_\_

Signature(s)

Sole/1st Applicant/Guardian / Authorised Signatory	POA Signatory	2nd Applicant / Authorised Signatory	3rd Applicant / Authorised Signatory
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The terms and conditions (hereinafter referred to as "**Terms and Conditions**") and any other information referred or linked to in these Terms and Conditions will apply to a person (hereinafter referred to as the "**User**" which expression shall, where context so requires, include more than one User) or who may execute any transaction for the purchase, sale and switching of units or for change in personal profile data (hereinafter referred to as "**Transaction(s)**") of any scheme offered by Quantum AMC (hereinafter referred to as "**Units**") irrespective of the commercial value via any service offered by Quantum AMC either through its website, who may access the website ('www.QuantumMF.Com/www.QuantumAMC.com' hereinafter referred to as "**Website**") call centers, mobile phones, fax or any other electronic or other medium (hereinafter referred to as a "**Facility**"). A Facility shall be capable of transmitting or communicating any communication or information using devices having access to such media with the use of personal identification number (hereinafter referred to as "**PIN**") or telephone personal identification number (hereinafter referred to as "**TPIN**") or any other secure information or method provided by Quantum AMC or Karvy Computershare Private Limited, its registrar (hereinafter referred to as "**Registrar**") or by any other entity as authorized by Quantum AMC, to the Users generated by or at any medium as aforesaid. A Facility may be provided by the Registrar and Quantum AMC, its affiliates and subsidiaries or by any outsourced service provider / partner / agent of Quantum AMC either individually, jointly or severally (hereinafter referred to as "**QUANTUM AMC**").

ANY USER ENTERING INTO ANY TRANSACTION BY USING A FACILITY IS REQUIRED TO READ THESE TERMS AND CONDITIONS AND WILL BE BOUND BY THESE TERMS AND CONDITIONS AND IS ADVISED NOT TO ENTER INTO ANY TRANSACTION IF HE HAS NOT READ OR UNDERSTOOD ANY OF THESE TERMS AND CONDITIONS. IF ANY TRANSACTION HAS BEEN ENTERED INTO BY ANY USER, THAT ACT OF ENTERING INTO THE TRANSACTION SHALL ITSELF EVIDENCE THAT THE USER HAS READ AND UNDERSTOOD THE TERMS AND CONDITIONS STATED

- ON THE WEBSITE;
- IN THE SCHEME INFORMATION DOCUMENT ("SID") READ WITH ADDENDUM'S ISSUED FROM TIME TO TIME BY QUANTUM AMC;
- IN THE STATEMENT OF ADDITIONAL INFORMATION ("SAI") READ WITH ADDENDUM'S ISSUED FROM TIME TO TIME BY QUANTUM AMC
- IN THE KEY INFORMATION MEMORANDUM ("KIM") READ WITH ADDENDUM'S ISSUED FROM TIME TO TIME BY QUANTUM AMC
- IN ANY SUCH MARKETING DOCUMENTS ISSUED FROM TIME TO TIME BY QUANTUM AMC

AND THAT SUCH TERMS AND CONDITIONS WILL APPLY TO EVERY SUCH USE OR ACCESS TO A FACILITY. ANY USER WHO DOES NOT WISH TO ACCEPT ANY OF THE AFORESAID TERMS AND CONDITIONS HE MAY NOT USE ANY FACILITY PROVIDED BY QUANTUM AMC.

If the User is availing any Facility, then, the Terms and Conditions shall govern all dealings between the User and Quantum AMC with respect to the Transactions made by the User using such Facility as also any other Facility. If the User has already registered with Quantum AMC for utilizing a Facility then the Terms and Conditions shall be in addition to and not in derogation of the existing terms and conditions governing the use of such Facility.

#### PRE-REQUISITES

**The User acknowledges that he/she shall provide Permanent Account Number ("PAN")/Know Your Customer Compliance Letter ("KYC Letter")/Bank Account Details / Email ID / Mobile No. such other personal details like date of birth, specimen signature, mother's maiden name etc. and such other documents/supporting required for verifying the identity and the address of the User as well as required by the laws/statutes/regulatory requirements from time to time to allow a Facility to the User. The User understands that a Facility can be used only after receipt of necessary documents and to the satisfaction of Quantum AMC.**

**The user further agrees & understands that such documents/information including his specimen signature may be obtained by Quantum AMC directly from the user or from any other source to whom such documents have been submitted by the user (for any other purpose); such source may include (in addition to any other source) any R & T agent, any other Mutual Fund, Depository Participant, KRA (KYC Registration Agency), Bank(s) etc. The User authorises Quantum AMC to rely on such documents/information including his specimen signature obtained from such third party source without counter checking/validating the same with the user and the user shall be deemed to have acknowledged the validity/accuracy of the same. While the specimen signature or such other identity proof would be used by Quantum AMC while handling a transaction request from the user other than through the facility, Quantum AMC can ask for additional Documents/Information including his specimen signature validated/verified by a third source like his Default Bank, etc.**

#### REFERENCE

The User acknowledges that he/she has reviewed/studied the SID / KIM of the scheme(s), the SAI and the addendum, if any to the SID / KIM and SAI carefully and in its entirety and shall not construe the contents thereof or regard the summaries contained therein or information contained in a Facility as advice relating to legal, taxation, or financial/investment matters and is advised to consult his/her own professional advisor(s) as to the legal or any other requirements or restrictions relating to the subscription, acquisition, holding, disposal (sale, transfer, switch or redemption or conversion into money) of Units and to the treatment of income (if any), capitalization, capital gains, any distribution, and other tax consequences relevant to the subscription, acquisition, holding, capitalization, disposal (sale, transfer, switch or redemption or conversion into money) of Units within his/her jurisdiction / nationality, residence, domicile etc. or under the laws of any jurisdiction which is applicable to such User, and (also) to determine possible legal, tax, financial or other consequences of subscribing to, purchasing or holding, selling, redeeming or switching any Units before making an application for Units of Quantum AMCs fund

#### PERMISSIONS

Quantum AMC permits the User to access, use and interact with a Facility subject to the Terms and Conditions contained herein.

#### ESTABLISHING A FACILITY

Quantum AMC covenants to exercise reasonable care in establishing a Facility and make reasonable endeavours to make the Facilities available to the User at all times.

#### ASSOCIATED BANK ACCOUNT

The User can mention upto 5 bank names, address of the branch and Bank A/C numbers in the application form for facilitating payments to the User. The User agrees that the default Bank A/C or any of such 5 Bank A/C s for payment of redemption/dividend, etc. would be the Bank A/C from where the User is making payment for subscribing to the units of the fund for the purposes of investment.

The User may maintain at all times, one or more (upto 5) associated bank account and shall provide details thereof with Quantum AMC along with instructions to the respective banks to make payments to Quantum AMC on execution of a Transaction for purchasing any Units. The User undertakes to comply with the procedure defined by Quantum AMC for submission of such documents (including screenshot of online Bank A/c statement, scanned copy or cancelled original cheque leaf/copy of Bank A/C statement, etc.) to make/receive payment through the associated bank accounts. In case the units are held under Demat Form then the Bank account details should match with that in the Demat account.

#### EXCLUSIONS AND LIMITATIONS

1. Quantum AMC does not represent or warrant that:-
  1. access to a Facility by the User; or any part of it will be uninterrupted, reliable or fault free;
  2. a Facility or any of its contents will be accurate, complete or reliable;
  3. any services (whether or not provided by Quantum AMC) will be provided with due care and skill; and
  4. it acknowledges receipt of any Transactions or verifies such Transactions.
2. Quantum AMC shall not be liable for:-
  1. any technical, factual, textual or typographical inaccuracies, errors or omissions on or relating a Facility or any information on a Facility;
  2. the unavailability of a Facility (or any part of it), products or services;
  3. any delay in providing, or failure to provide or make available, products or services or any negligent provision of products or services;
  4. any misrepresentation on or relating to a Facility, services (other than a fraudulent misrepresentation made by Quantum AMC or on their behalf).
  5. the non-execution of any Transaction where Quantum AMC has a reason to believe that the Transactions are not genuine or unclear or doubtful or otherwise cannot be put into effect.
3. The User agrees and acknowledges that he/she will take full responsibility for any Transactions executed using a Facility, abide by the records of Transactions maintained by Quantum AMC and that such records shall be conclusive proof of such Transaction and shall be binding on the User and may be used as evidence in any proceedings.
4. The User agrees that each of these exclusions and limitations are reasonable having regard to the nature of a Facility.
5. None of the above exclusions and limitations shall affect any statutory rights which are not capable of being excluded. However, in such case the obligation of Quantum AMC, where permitted by law, will be limited to the re-supply of a Facility, products or services to the User.
6. Each of the above exclusions and limitations shall be construed as a separate and severable provision of these Terms and Conditions

#### ACCESS

Quantum AMC reserves the right in its sole discretion to deny the User, access to any Facility or any part of a Facility without notice and to decline to provide the products or services to the Users who are in breach of these Terms and Conditions of use.

#### OPERATION OF USER ACCOUNT

1. If the mode of holding of Users account with Quantum AMC is 'Single': a Facility will be available only to such sole User.
2. If the mode of holding is 'Joint', Quantum AMC shall send/make available the PIN/TPIN/secure information for executing Transactions to the first User under the folio. If the mode of holding is 'Anyone' or 'Survivor', Quantum AMC shall send/make available the PIN / TPIN / Secure information for executing Transactions to the first User under the folio. The PIN / TPIN / secure information allotted to the first User will be sufficient for executing Transactions.
3. The User of any such folios agrees and confirms that Quantum AMC shall not be in a position to verify the User of a Facility and thereby not be responsible or liable for any Transactions arising out of misuse of the PIN / TPIN / secure information by any of the joint User(s), survivor or any other person.
4. If the User is a minor, his/her parents / legal guardians shall be eligible to avail of a Facility till such User attains majority. In such case, the personal details of the parents / legal guardians shall be submitted to Quantum AMC/Registrar. The parents / legal guardians hereby agree not to use a Facility on behalf of the User once he/she attains majority.
5. Not more than three joint holders will be permitted.
6. The Facility is not offered to those categories that are other than individuals and to those willing to transact electronically either through a Power of Attorney in their favour or through online arrangement with any broker or Intermediary or by use of any third party website.

In a case, where, the mode of holding is 'Anyone' or 'Survivor' or 'Joint', any use shall be deemed to have been carried out jointly by all the joint Users. The joint Users agree and confirm that the every User has the full and absolute authority to act for and on behalf of all and each of the other joint Users in all matters relating to a Facility. Liability of all the joint Users shall be joint and several and shall be binding on each of the joint Users, their respective legal heirs, successors, executors and permitted assigns. The joint User(s) shall be deemed to have confirmed and ratified all the acts done by any other joint User(s) in relation to a Facility.

#### SUBSCRIPTION AND CHARGES

The subscription for a Facility is offered by Quantum AMC to the User at no cost. However, Quantum AMC reserves the right to levy and/or review such charges, fees, interests and costs wherever applicable at regular intervals and inform the User of the date from which such charges will be applicable, if any. The User may agree to pay such charges in order to continue using a Facility and / or Quantum AMC has the explicit authority from the Users to debit the Unit holding account of the Users to recover such charges. If the User fails at any time to pay the applicable subscription charges becoming due, Quantum AMC may, in its discretion and without prejudice to its other rights, deny such User who has not paid the applicable charges access to a Facility. Quantum AMC need not provide the Users with any advance notice in such circumstances.

#### LINKS TO OTHER SITES

Certain links, including hypertext links, in a Facility shall take the User outside the Facility. Links are provided for the Users convenience and inclusion of any link does not imply endorsement or approval by Quantum AMC of the linked site, its operator or its content. Quantum AMC is not responsible for the content of any third party which is outside a Facility.



## TERMINATION

Quantum AMC may terminate access to a Facility for any User if he/she is in breach of any of these Terms and Conditions and in particular upon any failure by such User to pay his/her subscription charges, if any, in accordance with these Terms and Conditions.

## SUSPENSION

Quantum AMC may temporarily suspend access to a Facility for the User if he/she fails to comply with the KYC norms, delay in making the payment for a Transaction, delay in receipt of documents/information etc from third party source, or fails to comply with any rules, regulations, procedures or formalities notified by SEBI or any other regulation authority with respect to a Transaction or commits breach of any of the Terms and Conditions.

## EVENT OF DEATH

In the event of death of the User (or any of them), all the Units in the name of such deceased User shall stand transferred to the nominee of such deceased User and if there are more than one nominees, then the Units shall be transferred in equal proportions to each nominee.

## TAXES

Quantum AMC has endeavored to make clear whether the prices for Units of a scheme and services available through a Facility include any relevant tax or duty or do not. Where in any case it is not clear, the User must take note that after he/she enters into any Transaction, he/she might be required to bear a liability to tax or duty imposed or which may be imposed in future by operation of law that is in addition to the price of the Units.

## PAYMENT MODES

Online transfer from the User's Bank Account or credit through RTGS/NEFT/IMPS from the Users Bank A/C is the only acceptable method of payment for executing any Transaction on any Facility. The payment must be made in full and should be derived through legitimate sources and legally belonging to the user and not of any third party. Quantum AMC may introduce such other payment modes or method of payment like Debit Card, Mobile Wallet, Virtual Currency, etc. As and when such payment modes are introduced such payment modes shall also be acceptable method of payment for executing any transaction.

## ISSUANCE OF UNITS

1. According to SEBI Guidelines under The Prevention of Money Laundering Act, 2002, Mutual Funds are required to follow enhanced Know Your Customer (KYC) norms. Accordingly, it will be mandatory for all categories of users to be KYC Compliant, irrespective of the amount of investment either through the central agency KYC Registration Agency ("KRA") or through the Aadhar UID. Users have to further ensure that the manner of name as verified in the application form matches with that on the PAN (as the same would be matched as per PMLA guidelines) Please refer to our website [www.QuantumMF.com](http://www.QuantumMF.com) and AMFI website [www.amfiindia.com](http://www.amfiindia.com) for the KYC Compliance application form and POS's of the Central Agency KYC Registration Agency ("KRA") where the completed forms and the relevant documents are to be submitted. Applications for subscriptions without a valid KYC Compliance for the relevant category of users may be rejected.

Provided further, where it is not possible to verify the KYC Compliance status of the user at the time of allotment of units, Quantum AMC shall verify the KYC Compliance status of the user within a reasonable time after the allotment of units. In case during first time purchase the user's KYC verification/ Compliance is under process, subsequent purchase shall not be permitted till the user is KYC Compliant.

In the event of non compliance of KYC requirements, Quantum AMC reserves the right to freeze the folio of the user(s) for any kind of transactions or affect mandatory redemption of unit holdings of the users at the Applicable NAV, subject to payment of exit load, if any. Users, who have obtained MIN allotment letter by submitting the PAN copy, are deemed to be KYC Compliant. Users should note that on completion of KYC Compliance all details of the user in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the user to the KRA. Any change in this details like change of Name / Address /Status /Signature, etc. should be given by user directly to KRA (POS) in the prescribed Change request form quoting the KYC acknowledgement number / PAN number. Quantum AMC reserves the right to call for any additional information from the users/applicant/reject applications/subsequent application in order to fulfill the requirements of PMLA norms prescribed by SEBI/PMLA Regulations from time to time.

2. Quantum AMC shall issue Units to a User only when the User makes payment for the amount of Transaction executed by such User. If, however, a payment has not been made Quantum AMC shall not issue any Units to the User and the Transaction will be recorded as cancelled.

3. Users who have applied for allotment of units in their Demat Account will be issued units in demat form. Those users whose KYC status is invalid/not complete would be issued units in their Demat Accounts only. Users have to ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. If the details mentioned in the application are incomplete/ incorrect, not matching with the Depository data, then Units will be issued in Physical mode and Statement of Account will be issued to the Unit holder or the allotment would be rejected.

Investors have to ensure that the Bank account through which the investment is being done matches with the bank account details in the demat account, otherwise the application is liable to be rejected. In case of holding in demat account, the bank mandate, mode of holding, nomination details, contact details, etc, will be as per the details stated in the demat account and not as per the application.

In case the user desires to redeem, the dematerialized units have to be converted into physical form (represented by statement of account issued by Quantum AMC) by submitting an application for Re-materialization of units to the Depository Participant, in such case application for redemption would be considered on the date when physical redemption slip is provided duly signed to Quantum AMC. As an alternative, redemption request can be placed through Depository Participants & Exchanges specified intermediaries where NSE MFSS/ BSE STAR platform is available for trading of Mutual Fund Units.

## USER OBLIGATIONS

1. The User of a Facility shall not:-
  - a. violate any applicable law or encourage or provide instructions to another to do so;
  - b. defame, abuse, harass, stalk, threaten, or otherwise violate the legal rights (such as rights of privacy and publicity) of others;
  - c. post any infringing, obscene, indecent, or unlawful material or information;
  - d. misrepresent his/her identity;
  - e. collect or store personal information about any other person;
  - f. send "spam" messages to any other person or Quantum AMC;

- g. upload files that contain viruses, corrupted files, or any other similar software or applications that may damage any other persons computer;
  - h. falsify the meta data of the file that is uploaded;
  - i. download any file posted by another User;
  - j. legally distribute any content from a Facility; or
  - k. exit any Facility without logging -off at any time when he/she is not using such Facility (Email ID & Mobile No.)
2. The User acknowledges and agrees that
    - i. he/she is aware of all security risks including possible third party interception of his/her account and the content of his/her account becoming known to third parties;
    - ii. understands that the use of any Email ID, Mobile, Facility is not a secure method of viewing, accepting and transmitting information and that it involves security hazards and the risk of any loss of information or obtaining of information or misuse by any third party of his/her account and Quantum AMC shall, in no way, be held responsible for the same and shall not be considered as a breach of its or its constituent company's User confidentiality provisions;
    - iii. even though his/her Mobile No. is registered under the National Do Not Call Registry (NDNC), he/she explicitly permits Quantum AMC to send and he/she would like to receive various communications (for products or otherwise), updates, alerts, notifications & Quantum AMC shall in no way be held responsible for & the same shall not be considered as a breach of such TRAI Regulations/Guidelines;
    - iv. he/she will not use any Facility on an electronic device which belongs to any other person or which is provided to the User by his/her employer, except with such person's or, as the case may be, his/her employer's previous permission. In the event the User does not comply with this provision, Quantum AMC shall not be held responsible for any harm or loss caused to any person/User. Quantum AMC shall not be held responsible if the electronic device via which the User utilizes a Facility contains software applications, due to which any conflict which may arise resulting into loss of information or any other damage;
    - v. he/she is solely responsible to ensure that the PIN/TPIN/secure information is kept confidential and not revealed/disclosed to any third party, including any person claiming to represent Quantum AMC and shall take all possible care to prevent discovery of the PIN/TPIN/secure information by any third person. The User shall immediately communicate to Quantum AMC in writing on becoming aware of any loss, misuse or wrongful disclosure to any third party of the /PIN /TPIN/secure information. Quantum AMC may in its absolute discretion, issue to the User, a new PIN/TPIN/secure information on similar terms and conditions or under such terms and conditions as Quantum AMC may deem fit;
    - vi. he/she is aware of the fact that PIN/TPIN/secure information is generated randomly at the back-office of Quantum AMC or of the Registrar or such authorized entity and shall be changed by the User when accessing a Facility for the first time;
    - vii. Quantum AMC may require him/her to define and maintain electronic (including digital) signatures from such service providers including authentication of the electronic transaction record by "click"/"I Accept"/"Submit" affirmation etc. as Quantum AMC may require to authenticate all electronic Transactions made through the website of Quantum AMC and he/she shall be responsible for keeping the said electronic signatures confidential and secure and that Quantum AMC shall not be held responsible for any misuse of such signatures and any loss or damage arising there from;
    - viii. He/she shall be bound by all the provisions and notifications issued by SEBI Information Technology Act 2000 or any other regulatory body. He/she shall be bound by his 'signature' that Quantum AMC may seek from KRA as part of his additional documents/information for doing any transaction outside the usage of the facility. He/she further agrees that he/she will provide such verification/validation as Quantum AMC may desire.

In relation to the Transactions entered into by the User using a Facility and any additional right or obligation created therein.

He/she shall be bound by his declarations and authority provided to KRA while seeking compliance under the KYC procedure including disclosing/sharing/remitting his/her information to the Mutual Fund.

## REPRESENTATIONS AND WARRANTIES

User represents and warrants that:

- a. he/she is above 18 years of age and capable of executing the Transactions using the Facilities offered by Quantum AMC;
- b. the requisite power and authority and all necessary permits, authorizations, consents, and approvals to execute, deliver and perform obligations by every User and to consummate the Transactions contemplated herein and to be entered into by every User under or in connection with the purchase/sale/switching of Unit have been obtained and are in full force and effect without any modification or variation;
- c. his/her the performance does not: (i) conflict with or result in any material breach or violation of any of the Terms and Conditions of, or constitute (or with notice or lapse of time or both constitute) a default by a User of any of the Terms and Conditions of which it is a User or by which it is bound; (ii) violate any court order, judgment, injunction, award, decree or writ against, or binding upon any of the User or upon the securities, properties or business of any User; or violate any applicable Law or any other jurisdiction in which any User maintains a residence or business presence; and (iii) each of the User has read and understood the Terms and Conditions which constitute a valid and binding obligation on part of the User being enforceable against him/her in the event of any breach by any of him/her of any of the provisions stated herein.

## SMS AND EMAIL ALERTS

SMS alerts and email notifications of the Transactions executed by a User in addition to various communications, updates etc. may be provided by Quantum AMC to the User on providing information like the email address and the mobile number (even if the user has registered his/her mobile number under the National Do Not Call Registry) of the User. The User must inform Quantum AMC immediately about any change in the email address and/or mobile number. Quantum AMC shall not be held responsible for any damage or loss of information or breach of confidentiality in relation to providing such service to the User and the User hereby acknowledges that he/she will take full responsibility with regard to SMS alert and email notification services provided by Quantum AMC.

## COPYRIGHT

All rights in the design, text, graphics, process/procedure, communication and other material on any Facility and the selection or arrangement thereof are the copyrights of Quantum AMC or other third parties. Permission is granted to the User to copy and print (to the extent permitted) in hard copy portions of any Facility solely in connection with the Transactions through a Facility. Any other use of the content on the Facility (including reproduction for purposes other than those noted above and alteration, modification, distribution, or republication) without prior written permission of Quantum AMC is strictly prohibited.

The User hereby grants to Quantum AMC, a perpetual royalty-free, irrevocable licence to copy, issue copies, communicate to the public, make publicly available and include in a cable programme service (either in whole or in part or in a modified or edited form) any material the User up-loads or posts or communicate to a Facility (whether to a chat room, bulletin board or otherwise). The User acknowledges and agrees that such material is not up-loaded or posted subject to any obligation of confidence.

## ADVERTISEMENT

Quantum AMC may advertise and promote its products & services and those of third parties to investor(s)/subscriber(s) Email ID and Mobile Nos. Any dealings that the User may have with any advertisers and other third parties found on or through the Mobile No., Email ID, Website are solely between the User and the third party. Quantum AMC disclaims all liability in connection therewith.

## NO COMMERCIAL USE

The User agrees that he/she will use any Facility only for his/her personal use and that he/she shall not exploit such Facility or any of its contents for any commercial purpose.

## THIRD PARTY RIGHTS

The User acknowledges and agrees that the representations and warranties are intended to grant rights to, and operate for the benefit of, all the service providers to a Facility and that each such service provider may rely upon and enforce such representations and warranties against the User.

## VARIATIONS

Quantum AMC reserves the right at any time without notice to revise the content of any Facility (including the products and services offered by them) and these Terms and Conditions. Any changes to these Terms and Conditions will be posted / updated on such Facility / SID / SAI / KIM and notified by an email to User on best effort basis and by continuing to use a Facility following any such change, the User will signify that he/she has read and understood the changes and would be bound by the revised Terms and Conditions of use of a Facility for any Transactions.

## EVENTS BEYOND CONTROL

Quantum AMC shall not be liable to the User for any breach of these Terms and Conditions of use or any failure to provide or delay in providing the products or services through a Facility resulting from any event or circumstance beyond reasonable control of Quantum AMC

including, without limitation, strikes, lock-outs and other industrial disputes, breakdown of systems or network access, fire, explosion or accident.

## FACILITY ACCESS LOCATION

Quantum AMC operates the Facilities from its back office currently from Mumbai (and from such other location as feasible from time to time) in India, and makes no representation that a Facility used by the User is appropriate or available for use beyond India. If the User uses any Facility from outside India, he/she would be responsible for compliance with applicable local laws.

## UNENFORCEABILITY

The enforceability or otherwise of any of the Terms and Conditions shall not affect the enforceability of the rest of the Terms and Conditions

## NO TRANSACTIONS

No Transactions on any Facility shall be executed

- by the User who is below 18 years of age; or
- by any User acting through a Power of Attorney; or
- by arrangements with brokers/Intermediaries/third party websites.
- by the user who is residing in Canada or a United States person within the meaning of Regulation(s) under the United States Security Act of 1933, as amended from time to time or of any country not compliant under the FATF Agreements.

Quantum AMC reserves the right to reject and pay the investment amount or the NAV value less load (as the case maybe) (unless specifically permitted) the Transactions executed by any of the persons or methods provided in this provision.

## DISCLAIMER OF CONSEQUENTIAL DAMAGES

Quantum AMC is not responsible or liable for any damages whatsoever (including, without limitations, incidental and consequential damages, lost profits, or damage to computer hardware or loss of data information or business interruption) resulting from the use or inability to use a Facility and its content, whether based on warranty, contract, tort, or any other legal theory, and whether or not, such organisations or entities were advised of the possibility of such damages.

## NO ENDORSEMENT

The User shall not publicly represent or imply that Quantum AMC is participating in, or has sponsored, approved, or endorsed the manner or purpose of the User's use or reproduction of the contents on a Facility. Quantum AMC reserves the right to prosecute, to the fullest extent of the law, any use of Quantum AMC's Facility contents in a manner that falsifies, misrepresents, disparages, or fraudulently uses the contents.

## INVESTIGATION

Quantum AMC may investigate any suspected breaches of its Facilities security or its information technology or other systems or networks, breaches of these Terms and Conditions and may involve with law enforcement authorities in investigating such matters, prosecuting the violators to the full extent of the law, and discontinue a Facility or terminate access to it for any User at any time, without notice, for any reason and without any obligation to the User whatsoever.

## LOG FILES

Quantum AMC uses IP addresses to administer a Facility and track User movements.

## COOKIES

Facility provided by Quantum AMC uses cookies / recordings / images etc. to retrieve User details for each visit which are used in some areas of such Facility. Some of our affiliate / service partners may also use cookies.

## CONFLICT

Where any conflict or contradiction appears between the Terms and Conditions of a Facility and any other relevant terms and conditions, policies or notices, the Terms and Conditions of such Facility shall prevail.

## CESSION

Quantum AMC shall be entitled to cede, assign and delegate all or any of its rights and obligations in terms of any relevant Terms and Conditions, policies and notices to any third party. No User shall cede, assign or delegate any of his/her rights or obligations under any Facility.

## CONFIDENTIALITY

Quantum AMC shall not copy or distribute any User's information maintained by him/her for any purpose other than providing access to the User for using any Facility or to communicate with the User or to identify the User. However, the User acknowledges that Quantum AMC is authorized to provide any information or details relating to the User or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or of any competent / statutory authority or as is required under applicable law.

## APPLICABLE LAW AND JURISDICTION

These Terms and Conditions shall be governed by the laws of India. All or any dispute or differences arising between Quantum AMC and the User, to the extent possible, be settled amicably by prompt negotiation between his/her respective representatives. In the event of any failure to settle the dispute by mutual negotiations within 30 days of the commencement of the negotiations, the same shall be referred to arbitration in accordance with the provisions for the time being in force of the Arbitration and Conciliation Act, 1996 of India or any amendment or reenactment thereof.

Quantum AMC and the User to the dispute shall jointly appoint a sole arbitrator. If within 15 days from the date of reference of the dispute to the arbitration, they are unable to jointly appoint a sole arbitrator, then, in that event, the appointment of the arbitrator shall be made in accordance with the Arbitration and Conciliation Act, 1996 of India or any amendment or reenactment thereof. The arbitration proceedings shall be conducted in the city of Mumbai and the language of the arbitration shall be English.

## COMMENTS AND QUESTIONS

Quantum AMC may be contacted if the User has any questions, comments or concerns arising from any Facility or these Terms and Conditions.

## INDEMNITY

The User agrees to defend, indemnify, and hold harmless Quantum AMC, his/her officers, directors, employees and agents, from and against any claims, actions or demands, including without limitation legal and accounting fees, alleging or resulting from

- the use of a Facility; or
- the breach or non compliance of any of the Terms and Conditions of; or
- any illegal, unauthorized, fraudulent usage or misuse of User's PIN/TPIN/secure information; or
- all requests carrying the User's PIN/TPIN/secure information as evidenced by electronic records available at Quantum AMC; or
- the use of a Facility on an electronic device which belongs to any other person or which is provided to the User by his/her employer without such person's or, as the case may be, his/her employer's previous permission.

## WAIVER

No delay, neglect or forbearance on the part of Quantum AMC in enforcing against the User any term or condition of these Terms and Conditions shall either be or be deemed to be a waiver or in any way prejudice any right of Quantum AMC under these Terms and Conditions. No right, power or remedy in these Terms and Conditions conferred upon or reserved for Quantum AMC is exclusive of any other right, power or remedy available to Quantum AMC.

## RISKS

The User acknowledges that he/she is utilizing Facilities at his/her own risk. These risks would, among others, include the following:

- Misuse of PIN/TPIN/secure information: The User acknowledges that if any third person obtains access to his/her PIN/TPIN/secure information, such third person would be able to execute Transactions using a Facility.
- Internet/Electronic Frauds: Every electronic medium per se is susceptible to a number of frauds, misuse, hacking, other actions, which could affect the Transactions. There can be no guarantee/warranty by Quantum AMC to indemnify the User from such Electronic frauds like hacking, back door entry or any such unlawful acts. The User shall separately evaluate the risks arising out of Transactions executed using a Facility.
- The technology for enabling the availability of a Facility could be affected by virus or other malicious, destructive or corrupting code, programme or macro. Besides, Data/Documents/Information sourced from third party sources may be effected by poor image quality, virus, etc including tagging of wrong information to the user, or availability of old/ unupdated data of the user. This could result in non-execution of Transactions or delays in the processing the Transactions or failure in processing of Transactions and other such failures and inabilities. The User understands that Quantum AMC disclaims all and any liability, whether direct or indirect, arising out of any failure or inability by Quantum AMC to honour the User's instructions for executing a Transaction through a Facility or not. The User understands that Quantum AMC shall not be responsible for any of the aforesaid risks. The User also understands that Quantum AMC shall disclaim all liability in respect of such risks.
- Any disclosure of PIN/TPIN/secure information by Quantum AMC to any other person, for any reason whatsoever, including for the service of viewing a family portfolio, or disclosure to any person for conducting any transactions.

## TRANSACTION DISCREPANCY

In case of any discrepancy in the details of any Transaction executed in respect of the User Accounts, the User shall be obliged to intimate such discrepancy to Quantum AMC in writing within 10 (ten) days of receipt of the Statement of Account in respect of the his/her account, failing which, such Statement will deemed to be correct and accepted by the User.

## INVESTOR GRIEVANCE

Quantum AMC has established an Investor Grievance Cell for redressal of the User grievances in relation to the Transactions executed by the Users using any Facility. The User has an option either to write an email on CustomerCare@QuantumAMC.com or call on 1800-22-3863 / 1800-209-3863 (toll free) detailing the grievance so as to allow Quantum AMC to take appropriate action on the same.



# ONE TIME MANDATE FORM

505, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021.

www.QuantumMF.com

UMRN

DDMMYYYY

Tick

Create:

Modify:

Cancel:

Sponsor Bank Code \_\_\_\_\_ (Office use only) Utility Code \_\_\_\_\_ (Office use only)

I/We hereby authorize **QUANTUM MUTUAL FUND** to debit (Tick ) **SB/ CA/ CC/ SB-NRE / SB-NRO/ Other**

From Bank A/C Number: \_\_\_\_\_

With \_\_\_\_\_ (Name of Destination Bank with Branch) IFSC Code: \_\_\_\_\_ MICR Code: \_\_\_\_\_

an amount of Rupees \_\_\_\_\_ (in words) ₹ \_\_\_\_\_

FREQUENCY:  Mthly  Qlty  H-yrly  Yrly  As & when presented DEBIT TYPE  Fixed Amount  Maximum Amount

Folio No. \_\_\_\_\_ Phone No. \_\_\_\_\_

Schemes **ALL SCHEMES OF QUANTUM MUTUAL FUND** Email ID \_\_\_\_\_

PERIOD

From DDMMYYYY

To DDMMYYYY

Or  Until Cancelled

1 Signature Primary Account Holder 2 Signature of Account Holder 3 Signature of Account Holder

Name as in bank records Name as in bank records Name as in bank records

This is to confirm that the declaration has been carefully read, understood & made by me / us



# SYSTEMATIC INVESTMENT PLAN AUTO DEBIT MANDATE FORM

505, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021. www.QuantumMF.com

*and only*  
India's 1<sup>st</sup> Direct to Investor  
Mutual Fund

Please fill this form in ENGLISH in BLACK/DARK COLOURED INK in CAPITAL LETTERS.

New Registration (New Investors to submit duly filled and signed Common Application Form)  Change in Bank Account (for Existing Investor)  Micro SIP  Cancellation of SIP

### INTERMEDIARY INFORMATION

### (FOR OFFICE USE ONLY)

Name & ARN Code \_\_\_\_\_ Sub-Broker Code \_\_\_\_\_ EUIN \_\_\_\_\_ E-Code \_\_\_\_\_

### INVESTOR DETAILS

Folio/Application No. \_\_\_\_\_ PAN No\* \_\_\_\_\_

Sole/First Investor Name: \_\_\_\_\_

### INVESTMENT DETAILS (Please ) Choice of Scheme/Option/Facility

Scheme	
Option	
Facility	

### Frequency Details (Please )

<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly
All Business Days	7th, 15th, 21st, 28th of a week	<input type="radio"/> 5th, 21st OR <input type="radio"/> 7th & 25th	<input type="radio"/> 5th OR <input type="radio"/> 21st OR <input type="radio"/> 7th OR <input type="radio"/> 25th	<input type="radio"/> 15th OR <input type="radio"/> 28th

No of Installments: \_\_\_\_\_ SIP Start Date DDMMYYYY SIP End Date DDMMYYYY Cheque No. \_\_\_\_\_

Amount Per Installment: \_\_\_\_\_ Amount (in words) \_\_\_\_\_

I/We hereby authorize Quantum Mutual Fund and their authorized service providers to debit my/our following bank account by ECS (Debit clearing/Auto Debit) for collection of SIP payments

Note: Please allow 30 business days for Auto Debit to register and start. \* Only monthly and quarterly SIP frequencies are available for Quantum Liquid Fund.

Bank Name \_\_\_\_\_

Bank Account No. \_\_\_\_\_

I/We wish to inform you that I/We have registered with Quantum Mutual Fund through their Authorized Service Provider(s) and representative for my/our payment to Quantum Mutual Fund by debit to my/our above mentioned bank account. For this purpose I/We authorize their Service Provider(s) and the representative to raise debit on my/our above mentioned account with your branch. I/We here by authorize you to honor all such requests received through their authorized Service Provider(s) and representative to debit my/our account with the amount requested, for due remittance of the proceeds to Quantum Mutual Fund. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We shall not dispute or challenge any debit, raised under this mandate, on any ground whatsoever. I/We shall not have any claim against the bank in respect of the amount so debited pursuant to the mandate submitted by me/us. I/We shall keep the bank and authorized Service Provider(s) and representative jointly and or severally indemnified from time to time, against all claims, actions, suits, for any loss, damage, costs, charges and the expenses incurred by the bank and authorized Service Provider(s) and representative, by reason of their acting upon the instructions issued by the above named authorized signatories/ beneficiaries. This request for debit mandate is valid and may be revoked only through written letter withdrawing the mandate signed by the authorized signatories/beneficiaries and giving reasonable notice to such withdrawals. I/We here by apply for the respective units of Quantum Mutual Fund Scheme(s) at NAV based the resale price an agree to abide by terms, conditions, rules and regulations of Scheme(s). I/We hereby authorize bank to debit my account for mandate verification charges, if any.

First Account Holders Signature  
(As per bank records)

Second Account Holders Signature  
(As per bank records)

Third Account Holders Signature  
(As per bank records)



## Declaration

I/We hereby declare that the particulars given on this mandate are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the utility/service provider/participating Banks/Mutual Fund responsible. I/We have read the T&C and agree to discharge the responsibility expected of me/us as a participant/s under the scheme. I/We authorize use of above mentioned contact details for the purpose of this specific mandate instruction processing. I/We hereby confirm adherence to terms on this mandate. I/we hereby authorize the fund to utilize this form for transactions through Email / SMS / Fax/ Phone or any other electronic means.

## Instructions to fill Mandate

All fields in the form are mandatory to be filled

1. Date in DD/MM/YYYY format.
2. Tick on box to select type of action to be initiated.
3. Tick on box to select type of account to be affected.
4. Customer's bank account number, left padded with zeroes. (Maximum length - 20 Alpha Numeric Characters)
5. Name of bank and branch.
6. IFSC / MICR code of customer bank. (Maximum length - 11 Alpha Numeric Characters)
7. Amount payable for service or maximum amount per transaction that needs to be processed, in words.
8. Amount in figures, similar to the amount mentioned in words as per point 7 above.
9. Tick on box to select frequency of transaction.
10. Validity of mandate with dates in DD/MM/YYYY format.
11. Names of customer/s and signatures as well as seal of company (where required).  
(Maximum length of Name - 40 Alpha Numeric Characters)
12. Undertaking by customer.
13. 10 digit mobile number of customer. Mail ID of customer.
14. You can Tick on 'Until Cancelled' incase you do not wish to mention the 'To Date'.

# SIP AUTO DEBIT MANDATE FORM

## TERMS & CONDITIONS

1. Complete Common Application form and SIP Mandate Form along with the first cheque should be submitted to the AMC / Karvy Collection Centers.
  2. New investors should mandatorily give a cheque for the first Installment. The first cheque should be drawn on the same bank account which is to be registered for (Debit Clearing). Alternatively, the cheque may be drawn on any bank, for which investor should provide a photocopy of the cheque or cancelled cheque of the bank/ branch for which is to be registered.
  3. First SIP cheque and subsequent SIP installments should be of the same amount.
  4. Employee Unique Identification Number (EUID) - Investor investing through Intermediary shall mandatorily mention the EUID on the application form, irrespective whether he/she has been advised by Sales person/ Employee/ Relationship manager of the Intermediary or not. However, in case of any exception cases, where there is no interaction by Sales person / Employee / Relationship manager of the intermediary with respect to the investment / transaction, the EUID box may be left blank. If left blank, AMC will seek the following declaration separately from the investor, "I/We hereby confirm that the EUID box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker." It is mandatory to obtain EUID for every Sales person / Employee / Relationship manager of the Intermediary for dealing (irrespective whether transactions are in the nature of execution or advisory) in mutual fund products.
  5. Instructions will take a minimum of 30 business days for registration with the bank and hence the first auto debit will be carried out only after one month, on the SIP date mentioned on the form. The AMC reserves the right to modify the SIP period depending on the one month period for registration to ensure minimum number of installments as mentioned in Scheme Information Document (SID)
  6. The cities mentioned above may be modified/ updated/ changed/ removed at any time in future at the discretion of the AMC without assigning any reasons or prior notice. If any city, bank/branch is removed, SIP instructions for investors in such cities, bank/branch will be discontinued without prior notice.
  7. The SIP Enrollment will be discontinued in cases where Two consecutive SIP installments are not honored or the bank account is closed and no request for change in bank account has been submitted.
  8. Request for cancellation should be submitted 15 business days prior to the next SIP date.
  9. Request for change in bank mandate to be submitted atleast 30 business days before the due date of next SIP installment.
  10. The investor undertakes to keep sufficient funds in the account till the date of execution of the debit. The investor hereby declares that the particulars given overleaf are correct and complete. If the date of debit to the investors account happens to be a non Business day as per the fund, execution of the debit will not happen on the day of the holiday and allotment of Units will happen as per the terms and conditions listed in the concerned Scheme Information Document (SID). The Fund, its Registrars, Auto Debit Banks and other service providers shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligation under this agreement, where such failure or delay is caused , in whole or in part, by any acts of God, civil war, civil commotion, riots, strike, mutiny, revolution, fire, flood, fog, war, change of government policies, unavailability of banks computer system , force majeure events or any other cause of peril which is beyond their reasonable control and which has the effect of preventing the performance of contract by them.
  11. Investors will not hold Quantum AMC, its registrars, banks and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date or if 2-3 consecutive SIP installments are debited by your bank in a day due to the local holidays or any other reason.
  12. Quantum AMC reserves the right to reject any application without assigning any reason thereof.
  13. Please refer SID for minimum SIP investment amount under each schemes.
  14. Please refer the Key Information Memorandum (KIM) and SID of the respective scheme for applicable NAV, risk factors, load (exit/entry) and other information on the respective scheme before investing.
  15. If an investor does not mention SIP Frequency and/or SIP date in the application form or multiple SIP frequency/dates are mentioned in the SIP Mandate or the details are unclear in the SIP form, the default SIP frequency shall be treated as monthly and the default SIP date will be considered as 5th. In case of fortnightly SIP frequency, default date will be considered as 5th and 21st of the month.  
If an investor does not mention SIP start date or the SIP start date is unclear in the SIP form, the SIP date will by default start from the next subsequent month after meeting the minimum registration requirement of 30 working days.  
If an investor does not mention SIP end date or the SIP end date is unclear in the SIP form, the tenure of SIP will be treated as perpetual (subject to bank's acceptance) till instruction to the contrary is received from the investor.  
In case the investor does not provide both the start date as well as end date, then the SIP installment would be the minimum number of installments of the respective scheme as mentioned in the respective Scheme Information Document (SID).  
"Perpetual SIP" will be the default option incase end date for enrolment period is not provided. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished.
  16. Incorrect, incomplete or ambiguous forms will not be accepted and will be returned to the investor within 10 business days via normal post.
  17. To avail of SIP in separate schemes/options via Direct Debit, an investor will have to fill a separate form for each scheme/ options. A single form cannot be used for different schemes simultaneously.
  18. For modification/change in SIP amount, New SIP Auto debit mandate form with revised SIP amount alongwith letter to discontinue the existing SIP amount to be submitted 30 business days prior to the Installment date.
  19. If an investor gives a request for change in bank mandate of the same amount as that of the existing SIP amount in the same folio, the existing SIP will be discontinued and only the new SIP containing new bank details will be considered. But if an investor gives a request for change in bank mandate with different SIP amount both the new SIP as well as the existing SIP would continue.
  20. In case of investments in the name of a minor, no new transactions / standing instructions / SIP / STP / SWP or cancellation of such requests will be allowed by the guardian from the date of minor attaining majority till instruction from the major is received by the AMC/Mutual Fund along with the prescribed documents for change of account status from minor to major.
  21. The allotment of units in case of SIP in Quantum Liquid Fund will be based on realization and utilization of funds only.
  22. In case an investor gives full/partial redemption request in a folio where there is an on-going SIP, then redemption will be processed only for the units towards which the amount has been realized.
  23. In case of weekly and fortnightly frequencies there are restrictions on the dates to be selected due to operational constraints
- Additional instructions for Micro Systematic Investment Plan (MSIP)**
1. Micro SIP (Systematic Investment Plan) upto ₹ 50,000 per year per investor shall be exempted from the requirement of PAN.
  2. In case of Micro SIP also KYC is mandatory w.e.f. 1st January, 2012.
  3. In lieu of PAN card copy Investor (including joint holders) to provide the self attested valid Photo ID Proof. Please refer Point 6 below.
  4. All Micro SIPs where aggregate of installments in a financial year i.e. April to March /rolling period 1year does not exceed ₹ 50,000.
  5. This exemption will be applicable only investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs. The exemption is applicable to joint holders also.
  6. While making additional/subsequent Micro SIP investment, investor can quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the supporting documents again.
  7. Photo identification documents to be submitted in case of Micro SIP Voter Identity Card, Driving License, Government / Defense identification card, Passport, Photo Ration Card, Photo Debit Card (Credit card will not be accepted), Employee ID cards issued by companies registered with Registrar of Companies, Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament, ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks, Senior Citizen / Freedom Fighter ID card issued by Government, Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI, Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL), Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO.
  8. Proof of address copy. It is clarified that where photo identification documents contain the address of the investor, a separate proof of address is not required.





# SYSTEMATIC TRANSACTION FORM (PDC SIP/STP/SWP)

*and only*  
India's 1<sup>st</sup> Direct to Investor  
Mutual Fund

505, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021. www.QuantumMF.com

Please fill this form in ENGLISH in BLACK/DARK COLOURED INK in CAPITAL LETTERS.

1 INTERMEDIARY INFORMATION			(FOR OFFICE USE ONLY)
Name & ARN Code	Sub-Broker Code	EUIN	E- Code
146822			

Please refer instruction No. 4 for EUIN. Please read the instructions carefully, before filling up the application. Fields marked with (\*) are mandatory.

New Registration  Cancellation

2 NEW / EXISTING UNIT HOLDER INFORMATION	
Folio / Application No. <input type="text"/>	PAN No. <input type="text"/>
Name of the Sole/1st Applicant <input type="text"/>	

3 SCHEME DETAILS (Please ✓)	
Scheme	<input type="text"/>
Option	<input type="text"/>
Facility	<input type="text"/>

4 FREQUENCY DETAILS (Please ✓)					
<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	
All Business Days	7th, 15th, 21st, 28th of a week	<input type="radio"/> 5th, 21st OR <input type="radio"/> 7th & 25th	<input type="radio"/> 5th OR <input type="radio"/> 21st	<input type="radio"/> 7th OR <input type="radio"/> 25th	<input type="radio"/> 15th OR <input type="radio"/> 28th

5 SYSTEMATIC INVESTMENT PLAN (SIP) DETAILS (Please ✓)		Post Dated Cheque (PDC's) <input type="checkbox"/>
Regular SIP <input type="checkbox"/>	Change in Bank Mandate for existing SIP <input type="checkbox"/>	Micro SIP (MSIP) <input type="checkbox"/>
<b>Enrollment Details</b>		
No of Installments: <input type="text"/>	Amount Per Installment: <input type="text"/> Amount (in words) <input type="text"/>	
<b>1st Installment Cheque Details</b>		
Cheque/DD <input type="text"/>	Date <input type="text"/>	Amount (Rs.) <input type="text"/>
Drawn on Bank & Branch <input type="text"/>		
Photo Identification proof and Residential Proof number in case of Micro SIP of 1st Applicant <input type="text"/>		
2nd Applicant <input type="text"/> 3rd Applicant <input type="text"/>		
Cheque Nos From <input type="text"/> To <input type="text"/> # Only monthly & quarterly SIP frequencies are available for Quantum Liquid Fund.		

6 SYSTEMATIC TRANSFER PLAN (STP) DETAILS (Please ✓)		(Please allow 10 days to register STP)
To Scheme	<input type="text"/>	
Plan	<input type="text"/> Option <input type="text"/>	
No of Installments: <input type="text"/>	Amount Per Installment: <input type="text"/> Amount (in words) <input type="text"/>	

7 SYSTEMATIC WITHDRAWAL PLAN (SWP) DETAILS (Please ✓)		(Please allow 10 days to register SWP)
Amount Per Withdrawal: <input type="text"/>	Amount (in words) <input type="text"/>	
No of Installments: <input type="text"/>		

8 CONTACT DETAILS		
Email ID	<input type="text"/>	
Mobile No.	Tel. No.	STD Code
<input type="text"/>	<input type="text"/>	<input type="text"/>

### DECLARATION AND SIGNATURES

I/We have read and understood the terms and contents of Statement of Additional Information (SAI), Scheme Information Document (SID) of the scheme(s), I/We hereby apply to the Trustees of Quantum Mutual Fund for units of scheme(s) of Quantum Mutual Fund as indicated above and agree to abide by the terms, conditions, rules and regulations of the scheme (s). I/We hereby declare that the particulars given herein are correct and complete. I/We confirm that I/we have not received and will not receive any commission or brokerage or any other incentive in any form, directly or indirectly, for subscribing to units issued under any of the scheme(s). I/We hereby declare that the amount invested in the scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions of the provisions of Income Tax Act, 1961, Prevention of Money Laundering Act, 2002, Prevention of Corruption Act, 1988 or any other applicable laws enacted by the Government of India from time to time.

**For Micro SIP investors-** I/we hereby declare that the I/we do not have any existing Micro SIP's which together with current application will result in aggregate investments exceeding ₹ 50,000 in a financial year.

**For NRIs/FIIs only:** I/We confirm that I am/we are Non Residents of Indian Nationality/origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our Non-resident External Account/FCNR account/NRO/NRSR/NRNR account/NRO/NRSR Account. (Including amount of transactions made in future)

1st Applicant

To be sign by all Applicants if mode of holding is joint

2nd Applicant

To be sign by all Applicants if mode of holding is joint

3rd Applicant

To be sign by all Applicants if mode of holding is joint

# SYSTEMATIC TRANSACTION FORM

## TERMS & CONDITIONS



### General

- Please refer to the Key Information Memorandum (KIM), Scheme Information Document (SID) of respective schemes and Statement of Additional Information (SAI) for Applicable NAV, Risk Factors, Load and other information of the Scheme before investing.
- If any chosen day falls on a non business day, the next business day will be considered as the transaction date.
- Incorrect / Incomplete applications are liable to be rejected.
- Employee Unique Identification Number (EUN) - Investor investing through Intermediary shall mandatorily mention the EUN on the application form, irrespective whether he/she has been advised by Sales person / Employee / Relationship manager of the Intermediary or not. However, in case of any exception cases, where there is no interaction by Sales person / Employee / Relationship manager of the intermediary with respect to the investment / transaction, the EUN box may be left blank. If left blank, AMC will seek the following declaration separately from the investor, "I/We hereby confirm that the EUN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker." It is mandatory to obtain EUN for every Sales person / Employee / Relationship manager of the Intermediary for dealing (irrespective whether transactions are in the nature of execution or advisory) in mutual fund products.

- An Account statement will be dispatched within 10 business days for the first investment through SIP. Since Common Account statement (CAS) is dispatched to all the active investors every month, SIP transactions will be reflecting in the CAS. In case of specific request received from unit holder, Mutual Fund endeavor to provide the account statement within 5 business days from the receipt of such request without any charges.
- For a new STP / SWP to start it will take minimum 10 calendar days.
- The unit holders can choose to opt out from the SIP/STP/SWP at any point of time by submitting a written request to the nearest designated Investor Service Center. Such request for discontinuation should be received at least 10 business days prior to the next due date of the SIP/SWP/STP.
- Quantum AMC reserves the right to reject any application without assigning any reason thereof and the Trustee reserves the right to change/modify the terms and conditions of SIP/SWP/STP.
- For mandatory requirements like Bank account details, Know Your Customer (KYC) and required documents please refer KIM/SID.
- Dividend Transfer Plan is possible only from Quantum Liquid Fund - Monthly Dividend Payout Option to any other scheme.
- In case of an investor who was a minor, the minor on attaining majority has to submit all the necessary documents and complete all the formalities as mentioned in the SID to start or renew a SIP / STP / SWP.

Installment options available under SIP/STP/SWP		SIP					STP					SWP			
		Daily	Weekly	Fortnightly	Monthly	Quarterly	Daily	Weekly	Fortnightly	Monthly	Quarterly	Weekly	Fortnightly	Monthly	Quarterly
Quantum Long Term Equity Fund/ Quantum Equity Fund of Fund/ Quantum Gold Savings Fund/ Quantum Multi Asset Fund Quantum Dynamic Bond Fund	Minimum SIP amount	₹ 100/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 100/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter
	Minimum SIP Installments	132	25	13	6	4	132	25	13	6	4	25	13	6	4
Quantum Tax Saving Fund	Minimum SIP amount	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter
	Minimum SIP Installments	132	25	13	6	4	132	25	13	6	4	25	13	6	4
Quantum Liquid Fund	Minimum SIP amount	-	-	-	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 100/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter
	Minimum SIP Installments	-	-	-	6	4	132	25	13	6	4	25	13	6	4

Note: Minimum Balance to Start the STP/SWP is ₹ 5000/-

### Systematic Investment Plan (PDC)

- Existing Unit holders in scheme(s) of Quantum Mutual Fund are required to submit only the Systematic Transaction Form. Existing unit holders should note that the unit holder's details & the mode of holding will be as per the existing account. New investors, who wish to enroll for SIP through Auto Debit/ECS, should fill the Common Application Form & ECS Mandate Form in addition to the Systematic Transaction Form.
- First SIP cheque could be submitted on any business day.
- Investors opting for PDC SIP investment can subscribe to this facility subject to the condition that each of the SIP installments including the initial cheque should be of the same amount and uniformly dated i.e. either 5<sup>th</sup>, 7<sup>th</sup>, 15<sup>th</sup>, 21<sup>st</sup>, 25<sup>th</sup> or 28<sup>th</sup> of any month.
- Returned/Dishonored cheque Rejects will not be presented again for collection. If the 1st installment cheque is dishonored, the SIP processing/ registration will be rejected (the remaining cheques would be returned).
- SIP enrollment will be discontinued in case the SIP installment is not honored consecutively for 2 SIP installments.
- Please note that Quantum Tax Saving Fund (QTSF) has a lock-in period for 3 years.
- Additional SIP: If an investor wants to enroll in another scheme & continue for the existing folio, then the investor has to submit a duly filled & signed Systematic Transaction Form along with fresh cheques (if investment is in the new scheme).
- Top-up: After completion of the tenure, in case the investor wants to continue his SIP investment for another tenure with the existing folio, then the investor has to submit a duly filled & signed Systematic Transaction Form.
- Pursuant to implementation of Know Your Customer (KYC) norms under Prevention of Money Laundering Act, 2001, with effect from January 1, 2011, it is mandatory for all applicants to attach the KYC acknowledgement letter for all applicants irrespective of the amount of investment in the Application Form/ Transaction Slip / Form.
- The minimum number of installments for any frequency will include the first cheque only if the initial amount is the same as that of the remaining PDC SIP installments.
- In case an investor gives full/partial redemption request in a folio where there is an on-going SIP, then redemption will be processed only for the units towards which the amount has been realized.

applicable to joint holders also.

- While making additional/subsequent Micro SIP investment, investor can quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the supporting documents again.
- Photo identification documents to be submitted in case of Micro SIP Voter Identity Card, Driving License, Government / Defense identification card, Passport, Photo Ration Card, Photo Debit Card (Credit card will not be accepted), Employee ID cards issued by companies registered with Registrar of Companies, Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament, ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks, Senior Citizen / Freedom Fighter ID card issued by Government, Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI, Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL), Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO.
- Proof of address copy: it is clarified that where photo identification documents contain the address of the investor, a separate proof of address is not required.

### Systematic Transfer Plan / Systematic Withdrawal Plan

- All valid requests for STP/SWP forms from one scheme to the other scheme would be treated as switch-out/redemption & switch-in/purchase at the applicable NAV of the respective scheme(s). The difference between the NAV of two schemes will be reflected in the number of units allotted.
  - Minimum Investment Amount in Transfer Out scheme should be as per the respective SID/ Addendum.
  - Units marked under Lien, Pledge or Lock-in Period in the Transfer Out scheme will not be eligible for STP/SWP.
  - All valid applications will be processed as per the applicable uniform cut off timings on the business days as mentioned in the respective scheme SID.
  - A unit holder who has opted for STP/SWP under a specific Scheme can also redeem or switch his Units to any other eligible Scheme provided he has sufficient balance in his account on the date of such a request
  - The Unit holder can make additional subscriptions in accordance to the terms and conditions of the Scheme Information Document (SID). Such additional subscription will alter the functioning of the STP/SWP.
  - STP/SWP will be terminated automatically in case minimum STP/SWP installment amount is not available in the folio.
  - In case of STP / SWP from Quantum Long Term Equity Fund before 2 years from the date of purchase of existing units, the NAV and load will be charged as applicable.
  - STP and SWP for QTSF will be applicable after 3 years of lock-in period.
- Mutual Fund investments are subject to market risks. Please read Statement of Additional Information (SAI) and respective Scheme Information Document (SID) carefully for detailed risk factors and other information before investing.**



WEBSITE

www.QuantumMF.com



EMAIL

CustomerCare@QuantumAMC.com



TOLL FREE HELPLINE

1800 22 3863 / 1800 209 3863



SMS

<Quantum> to 9243 22 3863



# FATCA/ FOREIGN TAX LAWS INFORMATION - NON INDIVIDUAL FORM

[Please seek appropriate advice from a tax professional on FATCA/ Foreign Tax laws related information]

and only  
India's 1<sup>st</sup> Direct to Investor  
Mutual Fund

505, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021.

www.QuantumMF.com

**Part I: Applicant/Investor details:**

Investor Name:			
Folio No.		PAN	

**Part II: Declarations**

**(A) Particulars**

Applicants	Country of incorporation/ constitution	Country of Tax residency	Taxpayer Identification Number
1.			
2.			
3.			

**(B) Other information:**

S No	Information	Additional Information to be provided
1	We are a financial institution [including an FFI] [Refer instructions a]	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide the following information: GIIN: _____ (Global Intermediary Identification Number) If GIIN not available [tick any one]: <input type="checkbox"/> Applied for on DDMMYYYY <input type="checkbox"/> Not required to apply (please describe) _____ <input type="checkbox"/> Not obtained
2	We are a listed company [whose shares are regularly traded on a recognized stock exchange]	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, specify the name of any one Stock Exchange where it is traded regularly: 1. BSE/NSE/Other _____ (please specify)
3	We are 'Related Entity' of a listed company [Refer instructions b]	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, specify the name of the listed company _____ Specify the name of any one Stock Exchange where it is traded regularly: 1. BSE/NSE/Other _____ (please specify)
4	We are an Active NFFE [Refer instructions c & d]  Note: Details of Controlling Persons will not be considered for FATCA purpose	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, specify the nature of business Please specify the category of Active NFFE _____ (Mention code – refer instructions)
5	We are an Passive NFFE [Refer instructions f and g]  Note: Details of Controlling Persons will be considered for FATCA purpose	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, please provide: 1. Nature of business _____ 2. For all Controlling Persons who are tax residents (including US citizens and green card holders) of countries other than India, please provide the necessary details including Taxpayer Identification Number (TIN) in the UBO form.

I/We hereby acknowledge and confirm that the information provided hereinabove is/are true and correct to the best of my knowledge and belief. I/We further agree and acknowledge that in the event, the above information and/or any part of it is/are found to be false/untrue/misleading, I/We will be liable for the consequences arising therefrom. I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to Mutual Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, SEBI registered intermediaries for single updation/submission, any Indian or foreign statutory, regulatory, judicial, quasi-judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us. I/We further agree to promptly intimate you in writing regarding any change/modification to the above information and/or provide additional/further information as and when required by you.

**Signature with relevant seal:**

<div style="border: 1px solid black; height: 50px; margin: 0 auto;"></div> <p>Authorised Signatory</p>	<div style="border: 1px solid black; height: 50px; margin: 0 auto;"></div> <p>Authorised Signatory</p>	<div style="border: 1px solid black; height: 50px; margin: 0 auto;"></div> <p>Authorised Signatory</p>
--	--	--

Date: DDMMYYYY

Place: \_\_\_\_\_

- a. Foreign Financial Institution (FFI) — Means any non-US financial institutions that is a — (1) Depository institution — accepts deposits in the ordinary course of banking or similar business; (2) Custodian institution - as a substantial portion of its business, hold financial assets for the accounts of others; (3) Investment entity — conducts a business or operates for or on behalf of a customer for any of the activities like trading in money market instruments, foreign exchange, foreign currency, etc. or individual or collective portfolio management or investing, administering or managing funds, money or financial assets on behalf of other persons; or an entity managed by this type of entity; or (4) Insurance company — entity issuing insurance products i.e. life insurance; (5) Holding or Treasury company — entity that is part of an expanded affiliate group that includes a depository, custodian, specified insurance company or investment entity
- b. Related Entity - an entity is a "Related Entity" of another entity if one controls the other, or the two entities are under common control (where control means direct or indirect ownership of more than 50% of the vote or value in an entity)
- c. Non-financial foreign entity (NFFE) — Non-US entity that is not a financial institution [including a territory NFFE]. Following NFFEs are excluded from FATCA reporting — (a) Publicly traded corporation / listed companies; (b) Related Entity of a listed company; and (c) Active NFFE
- d. Active NFFE — Any one of the following —

Code	Sub-category
01	Less than 50 percent of the NFFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50 percent of the assets held by the NFFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income
02	The NFFE is organized in a U.S. Territory and all of the owners of the payee are bona fide residents of that U.S. Territory
03	The NFFE is a government (other than the U.S. government), a political subdivision of such government (which, for the avoidance of doubt, includes a state, province, county, or municipality), or a public body performing a function of such government or a political subdivision thereof, a government of a U.S. Territory, an international organization, a non-U.S. central bank of issue, or an Entity wholly owned by one or more of the foregoing
04	Substantially all of the activities of the NFFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for NFFE status if the entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes
05	The NFFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFFE
06	The NFFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution
07	The NFFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution

08	<p>Any NFFE is a "non for profit" organization which meets all of the following requirements:</p> <ul style="list-style-type: none"> <li>• It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>• It is exempt from income tax in its jurisdiction of residence;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> <li>• The applicable laws of the NFFE's jurisdiction of residence or the NFFE's formation documents do not permit any income or assets of the NFFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFFE has purchased; and</li> <li>• The applicable laws of the NFFE's jurisdiction of residence or the NFFE's formation documents require that, upon the NFFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFFE's jurisdiction of residence or any political subdivision thereof.</li> </ul>
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- e. Expanded affiliated group — One or more chains of members connected through ownership (50% or more, by vote or value) by a common parent entity if the common parent entity owns stock or other equity interests meeting the requirements in atleast one of the other members
- f. Passive NFFE - means any NFFE that is not (i) an Active NFFE, or (ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant U.S. Treasury Regulations
- g. Passive Income — portion of gross income that consists of dividends, interest, rents and royalties (other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFFE), income equivalent to interest / amount received from pool of insurance contracts, annuities, excess of gains over losses from the sale or exchange of property / from transactions (including futures, forwards or similar transactions) in any commodities but not including (i) any commodity hedging transaction, determined by treating the entity as a controlled foreign corporation or (ii) active business gains or losses from the sale of commodities but only if substantially all the foreign entity's commodities are property, excess of foreign currency gains over losses, net income from notional principal contracts, amounts received under cash value insurance contracts, amounts earned by insurance company in connection with its reserves for insurance and annuity contracts
- h. Controlling Persons - means the natural persons who exercise control over an entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term "Controlling Persons" shall be interpreted in a manner consistent with the Financial Action Task Force Recommendations.





# Declaration for Ultimate Beneficial Ownership [UBO]

(Mandatory for Non-individual Applicant/Investor)

and only  
India's 1<sup>st</sup> Direct to Investor  
Mutual Fund

505, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021.

www.QuantumMF.com

To be filled in BLOCK LETTERS (Please strike off section(s) that is/are not applicable)

## Part I: Applicant/Investor details:

Investor Name:			
Folio No,		PAN	

## Part II: Applicable for Listed Company / its subsidiary company only

(i) I/ We hereby declare that -

<input type="checkbox"/> Our company is a Listed Company listed on recognized stock exchange in India
<input type="checkbox"/> Our company is a subsidiary of the Listed Company
<input type="checkbox"/> Our company is controlled by a Listed Company

(ii) Details of Listed Company ^

Stock Exchange on which listed \_\_\_\_\_

^ The details of holding/parent company to be provided in case the applicant/investor is a subsidiary company.

## Part III: Non-individuals other than Listed Company / its subsidiary company

(i) Category [  applicable category]:

<input type="checkbox"/> Unlisted Company	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Limited Liability Partnership Company
<input type="checkbox"/> Unincorporated association / body of individuals / HUF	<input type="checkbox"/> Public Charitable Trust	<input type="checkbox"/> Religious Trust
<input type="checkbox"/> Private Trust	<input type="checkbox"/> Private Trust created by a Will	<input type="checkbox"/> Others _____ [please specify]

(ii) Details of Ultimate Beneficiary Owners:

(In case the space provided is insufficient, please provide the information by attaching separate declaration forms)

Name of UBO [Mandatory] Along with Designation / Position wherever applicable				
UBO Code [Refer instruction 3]				
PAN or any other valid ID proof for those where PAN is not available / applicable <sup>1</sup>				
KYC (Yes/No) <sup>2</sup>				
Country of citizenship / Nationality				
Country of Tax Residency <sup>3</sup>				
Taxpayer Identification Number <sup>3</sup>				
Country of Birth				
Country of Permanent Address				
Percentage of Holding % <sup>4</sup>				

1. If UBO is KYC compliant, KYC proof to be enclosed. If UBO is not KYC compliant then, (i) In case of individual Applicant attached PAN or if PAN is not available then attached any one of the Unique Identification Number (UID) / Aadhar / Passport / Voter ID / Driving License (ii) In case of Applicant other than Individual PAN. Position / Designation like Director / Settlor of Trust / Protector of Trust to be specified wherever applicable.
2. If UBO is not KYC compliant, request to complete KYC formalities and send the intimation to KARVY / Fund.
3. Please indicate all countries in which you are resident for tax purposes and the associate Tax Identification Number.
4. In case of HUF, please mention N.A. and provide details/ attach copies of PAN of all major coparceners.

Note: Attached documents should be self-certified by the UBO and certified by the Applicant/Investor Authorized Signatory/ies.

## Part IV: Declaration

I/We acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief. In the event any of the above information is/are found to be false/incorrect and/or the declaration is not provided, then the AMC/Trustee/Mutual Fund shall reserve the right to reject the application and/or reverse the allotment of units and the AMC/Mutual Fund/Trustee shall not be liable for the same. I/We hereby authorize sharing of the information furnished in this form with all SEBI Registered Intermediaries and they can rely on the same. In case the above information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end.

Authorized Signatories [with Company/Trust/Firm/Body Corporate seal]

Authorised Signatory

Authorised Signatory

Authorised Signatory

Date:

Place: \_\_\_\_\_

As per SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 regarding Client Due Diligence policy, related circulars on anti-money laundering and SEBI circular No.CIR/MIRSD/2/2013 dated January 24, 2013, non-individuals and trusts are required to provide details of ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such UBOS. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement.

### 1. Ultimate Beneficiary Owner [UBO]:

#### A. For Investors other than individuals or trusts:

(i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/ entitlement to:-

- more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;-
- more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership;-
- more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

(ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.

(iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

#### B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

#### C. Exemption in case of listed companies / foreign investors

The client or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company, it is not necessary to identify and verify the identity of any shareholder or beneficial owner of such companies. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012, for the purpose of identification of beneficial ownership of the client.

### 2. KYC requirements

Beneficial Owner(s) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the listed Beneficial Owner(s).

### 3. UBO Codes:

UBO Code	Sub-category
UBO-01	Controlling ownership interest of more than 25% of shares or capital or profits of the juridical person [Investor], where the juridical person is a company
UBO-02	Controlling ownership interest of more than 15% of the capital or profits of the juridical person [Investor], where the juridical person is a partnership
UBO-03	Controlling ownership interest of more than 15% of the property or capital or profits of the juridical person [Investor], where the juridical person is an unincorporated association or body of individuals/ HUF
UBO-04	Natural person exercising control over the juridical person through other means exercised through voting rights, agreement, arrangements or in any other manner [In cases where there exists doubt under UBO-1 to UBO - 3 above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests]
UBO-05	Natural person who holds the position of senior managing official [In case no natural person cannot be identified as above]
UBO-06	The settlor(s) of the trust
UBO-07	Trustee(s) of the Trust
UBO-08	The Protector(s) of the Trust [if applicable].
UBO-09	The beneficiaries with 15% or more interest in the trust if they are natural person(s)
UBO-10	Natural person(s) exercising ultimate effective control over the Trust through a chain of control or ownership.

# MULTIPLE BANK ACCOUNTS REGISTRATION FORM



Please read terms & conditions mentioned overleaf. Strike unused section(s) to avoid unauthorised use.

## UNIT HOLDER INFORMATION (MANDATORY)

Date

Folio No. <input type="text"/>	OR Application No. <input type="text"/>	Permanent Account Number (PAN) <input type="text"/>
(For Existing Unit Holders)	(for New Unit Holders)	
Name of Sole / First Unit Holder <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
FIRST NAME		MIDDLE NAME

## A - DEFAULT BANK ACCOUNT

From among the bank accounts registered with you or mentioned below, please register the following bank account as a Default Bank Account into which future redemption and/or dividend proceeds, if any for the above mentioned folio will be paid:

Bank Name <input type="text"/>	Branch Name <input type="text"/>	Account type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE
City <input type="text"/>	PIN code <input type="text"/>	<input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/>
Account No. <input type="text"/>	MICR Code ^ <input type="text"/>	
IFSC Code ^ ^ <input type="text"/>		
Document attached (Any one) <input type="checkbox"/> Cancelled Cheque with name/ A/c No. pre-printed <input type="checkbox"/> Bank statement <input type="checkbox"/> Pass book <input type="checkbox"/> Bank Certificate	^ 11 digit code (with Account No., Account Holders name and address) printed on your cheque as IFSC Code. ^ 9 digit code on your cheque next to the cheque number.	

## B - ADDITION OF BANK ACCOUNTS

Please register my/our following bank accounts for all investments in my/our folio. I/we understand that I/we can choose to receive payment proceeds in any of these accounts, by making a specific request in my/our redemption request. I/We understand that the bank accounts listed below shall be taken up for registration in my/our folio in the order given below and the same shall be registered only if there is a scope to register additional bank accounts in the folio subject to a maximum of five in the case of individuals and ten in the case of non individuals.

Bank Name <input type="text"/>	Branch Name <input type="text"/>	Account type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE
City <input type="text"/>	PIN code <input type="text"/>	<input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/>
Account No. <input type="text"/>	MICR Code ^ <input type="text"/>	
IFSC Code ^ ^ <input type="text"/>		
Document attached (Any one) <input type="checkbox"/> Cancelled Cheque with name/ A/c No. pre-printed <input type="checkbox"/> Bank statement <input type="checkbox"/> Pass book <input type="checkbox"/> Bank Certificate		

Bank Name <input type="text"/>	Branch Name <input type="text"/>	Account type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE
City <input type="text"/>	PIN code <input type="text"/>	<input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/>
Account No. <input type="text"/>	MICR Code ^ <input type="text"/>	
IFSC Code ^ ^ <input type="text"/>		
Document attached (Any one) <input type="checkbox"/> Cancelled Cheque with name/ A/c No. pre-printed <input type="checkbox"/> Bank statement <input type="checkbox"/> Pass book <input type="checkbox"/> Bank Certificate		

Bank Name <input type="text"/>	Branch Name <input type="text"/>	Account type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE
City <input type="text"/>	PIN code <input type="text"/>	<input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/>
Account No. <input type="text"/>	MICR Code ^ <input type="text"/>	
IFSC Code ^ ^ <input type="text"/>		
Document attached (Any one) <input type="checkbox"/> Cancelled Cheque with name/ A/c No. pre-printed <input type="checkbox"/> Bank statement <input type="checkbox"/> Pass book <input type="checkbox"/> Bank Certificate		

Bank Name <input type="text"/>	Branch Name <input type="text"/>	Account type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE
City <input type="text"/>	PIN code <input type="text"/>	<input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/>
Account No. <input type="text"/>	MICR Code ^ <input type="text"/>	
IFSC Code ^ ^ <input type="text"/>		
Document attached (Any one) <input type="checkbox"/> Cancelled Cheque with name/ A/c No. pre-printed <input type="checkbox"/> Bank statement <input type="checkbox"/> Pass book <input type="checkbox"/> Bank Certificate		

SIGNATURES for Part A and Part B (Mandatory) (To be signed as per mode of holding In case of non-Individual Unit holders, to be signed by AUTHORISED SIGNATORIES)

Declaration:

I/We have read and understood the terms and conditions for registration of Bank Accounts and agree to abide by the same. I/we understand that my/our request will be executed only if it is filled properly with all details mentioned correctly and necessary documents are attached as applicable, failing which the request will be rejected. I/we would not hold Quantum Mutual Fund, the AMC / Trustee and the Registrar's liable for any loss due to delayed execution or rejection of the request.

<input type="text"/>	<input type="text"/>	<input type="text"/>
Sole / First Applicant / Unit holder	Second Applicant / Unit holder	Third Applicant / Unit holder

## C - DELETION OF BANK ACCOUNT(S)



Please delete the following Bank Account(s) as registered accounts for my/our folio(s) mentioned in the 1st page

Folio No.	Permanent Account Number (PAN)	
Name of Sole / First Unit Holder	FIRST NAME	MIDDLE NAME
	LAST NAME	
Bank Name	Bank A/c No.	
Bank Name	Bank A/c No.	
Bank Name	Bank A/c No.	
Bank Name	Bank A/c No.	

Deletion of a default bank account is not permitted unless the investor mentions another registered bank account as a default account in Part A of this Form.

SIGNATURES for Part C (Mandatory) (To be signed as per mode of holding. In case of non-Individual Unit holders, to be signed by AUTHORISED SIGNATORIES)

Declaration:

I/We have read and understood the terms and conditions for registration of Bank Accounts and agree to abide by the same. I/we understand that my/our request will be executed only if it is filled properly with all details mentioned correctly and necessary documents are attached as applicable, failing which the request will be rejected. I/we would not hold Quantum Mutual Fund, the AMC / Trustee and the Registrar's liable for any loss due to delayed execution or rejection of the request.

Sole / First Applicant / Unit holder	Second Applicant / Unit holder	Third Applicant / Unit holder
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## INSTRUCTIONS AND TERMS AND CONDITIONS

- This facility allows a unit holder to register multiple bank account details for all investments held in the specified folio (existing or new) Individuals/ HuF/ Sole Proprietor Firm can register upto 5 different bank accounts for a folio by using this form. Non-individuals can register upto 10 different bank accounts for a folio. Any more Bank account/s, even if mentioned or provided will not be registered unless accompanied by deletion request to delete any existing bank accounts.
  - Unitholder(s) need to attach any one of the following mandatory documents in original, in respect of each bank account for registering the bank accounts, failing which the particular bank account will not be registered. This will help in verification and registration of the account details accurately.
    - Cancelled Cheque with first applicant name and account number pre-printed on the face of the cheque.
    - Bank Statement with current entries not older than 3 months.
    - Certified Bank Passbook with current entries not older than 3 months.
    - Bank Letter/Certificate duly signed by Bank Branch Manager/Authorized Personnel.

If photocopy of any document is submitted, the copy should be certified by the Bank Manager or self attested copy along with Original documents for verification.

Additionally the AMC may call for the below mentioned documents, wherever required on case to case basis:

Cancelled original cheque with first unit holder name and bank account number printed on the face of the cheque. OR

Original bank account statement / Pass book. OR

Original letter issued by the bank on the letterhead confirming the bank account holder with the account details, duly signed and stamped by the Branch Manager. OR

In case such bank account is already closed, a duly signed and stamped original letter from such bank on the letter head of bank, confirming the closure of said account.

All documents submitted should clearly evidence the bank name, account number and name of all account holders.
  - Bank account registration/deletion request will be accepted and processed only if all the details are correctly filled and the necessary documents are submitted. The request is liable to be rejected if any information is incomplete or incorrectly filled or if there is deficiency in the documents submitted.
  - The first/sole unit holder in the folio should be one of the holders of the bank account being registered.
  - The investors can change the default bank account by submitting this form. In case multiple bank accounts are opted for registration as default bank account, the mutual fund retains the right to register any one of them as the default bank account.
  - A written confirmation of registration/addition/ change / deletion or inability to process the request will be dispatched to the unitholder within 10 business days of receipt of such request. The Account statement will reflect default bank mandate only and hence unitholder should preserve this letter for their reference.
  - If any of the registered bank accounts are closed/ altered, please intimate the AMC by using the designated application form only.
  - The Bank Account chosen as the primary/default bank account will be used for all Redemption payouts/ Dividend payouts. At anytime, investor can instruct the AMC to change the default bank account by choosing one of the additional accounts already registered with the AMC.
  - If request for redemption is received along with a change of bank account or before verification of the new bank account, the redemption request would be processed to the currently registered default (old) bank account. Consequent to introduction of "Multiple Bank Accounts Facility", the existing facility of redemption with change of bank mandate will not be applicable. A cooling-off period of 10 business days is required for registering the bank account and no redemption payouts will be made into such bank accounts during the cooling-off period.
- Quantum Mutual Fund will not be responsible for sending redemption proceeds without considering unregistered bank account mentioned in the redemption request.
- If an NRI in a folio, purchases investments vide SB or NRO bank account, the bank account types for redemption can be SB or NRO only. If the purchase investments are made vide NRE account(s), the bank accounts types for redemption can be SB/ NRO/ NRE.
  - The registered bank accounts will also be used to identify the pay-in proceeds. Hence, unit holder(s) are advised to register their various bank accounts in advance using this facility and ensure that payments for ongoing purchase transactions are from any of the registered bank accounts only, to avoid fraudulent transactions and potential rejections due to mismatch of pay-in bank details with the accounts registered in the folio.
  - Quantum Mutual Fund /AMC/ Trustee and its Registrar's shall not be held liable for any loss arising to the unit holder(s) due to the credit of redemption/ dividend proceeds into any other bank accounts registered in the folio.





## NOMINATION DETAILS / INSTRUCTIONS

As per SEBI regulations, you can assign one or more nominee(s) to the investment, to whom the amounts will be payable on death of the sole or all Unitholders as the case may be. This form is to be filled if you wish to nominate multiple nominees. If you are filling this at the time of opening a new folio with Quantum Mutual Fund, please submit this along with the Common Application Form. You may also use this for nominating multiple nominees subsequent to opening a folio, or to modify existing nomination(s)

- a) The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of HUF cannot nominate.
- b) A Unitholder can have a maximum of 3 nominees.
- c) A minor can be nominated and in that event, the name, address and signature of the guardian of such minor nominee shall be provided. Nomination may also be in favour of the Central Government, State Government, local authority, any person designated by virtue of his office or a religious or charitable trust.
- d) The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of HUF or a PoA holder. A non-resident Indian can be a Nominee, subject to the exchange control regulations in force, which may change from time to time.
- e) Nomination in respect of the units stands rescinded upon the transfer/transmission of units. Transmission of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
- f) A Non-Resident Indian can be a nominee subject to the exchange control regulations in force, from time to time.
- g) The cancellation of nomination can be made only by Unitholders on their own behalf, singly or jointly, and who have made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall be under no obligation to transfer the units in the Nominee's favour.
- h) If the unitholders have not indicated the percentage of allocation for each nominee, the AMC shall settle the claim proportionately amongst the nominees on equal basis. However in case of 3 Nominee(s), the allocation by default will be 34%, 33% & 33% respectively for each Nominee in the sequential order if the investor/s has/have failed to furnish the ratios.
- i) PoA Holders cannot execute a nomination request, it has to be executed by the Applicant(s)/Unitholder(s).
- j) Submission of fresh Nomination form if found in order will tantamount to cancellation of existing Nomination.
- k) Nominee is registered/modified/changed only at folio level and not at Scheme/Option/Facility level.



# Minor Attaining Majority - Request Form to change Status

To

Quantum Mutual Fund

Folio No.:	
Investor Name:	

Investment was made in the above Folio when I was a minor and the same was represented by \_\_\_\_\_ <Guardian Name>. As I have completed 18 years of age as on \_\_\_\_\_ <Date>, I hereby request to update ,my status as Individual and remove the Guardian Name. Please also update the following details in your records for the above referred Folio.

	Investor Particulars		Bank Particulars
PAN*		Bank Name*	
Email ID*		Branch	
D. O. B.		A/c Type	
Tax Status	<input type="checkbox"/> Residential	A/c Number*	
	<input type="checkbox"/> Non Residential (not a resident of USA and Canada)	Branch Address	
Mobile No.		Bank City	
Tel.No. - Res.		MICR Code (9 Digit)*	
Tel.No. - Office		IFSC Code (11 Digit)*	

\* mandatory

Signature of First Holder (Major)	Guardian's Attestation	Bank Attestation
Name:	Registered Guardian's Name:	Branch Seal with name, designation and employee number

**Documents attached:**

- 1. KYC Confirmation Letter / KYC acknowledgment copy along with PAN Card copy.
- 2. Attach Any one of following:
  - Cancelled Cheque with Name & Account number printed on it.
  - Original Bank statement / Copy of the Bank Statement showing A/c holder Name and A/c No. duly attested by the relevant Bank Manager.
  - Copy of Pass book showing A/c holder Name and A/c No. duly attested by the relevant Bank Manager.
- 3. Multiple Nomination Form
- 4. FATCA Form

Please note:

(You may produce the originals of the documents mentioned above, along with the photocopies, at the counter, we shall verify them and return the originals to you, or photocopies can be submitted attested by the Banker Manager, (name, designation, employee code, and seal should be affixed, clearly on the copy).

**ACKNOWLEDGEMENT SLIP (To be filled in by the investor)**

Quantum Mutual Fund-505, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021. [www.QuantumMF.com](http://www.QuantumMF.com)

We acknowledge the receipt of the request for change of status from minor to major from Mr. / Ms. / M/s. \_\_\_\_\_ in Folio No. \_\_\_\_\_ with Quantum Mutual Fund.

Date of receipt at \_\_\_\_\_



SMS  
 < QUANTUM >  
 to  
 9243223863

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

**Mumbai:** 505, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021.  
**Ghatkopar:** Office No. 210, 2nd Floor, Wing A, Kanara Business Center, Laxmi Nagar, Next to Everest Garden, Ghatkopar Andheri Link Road, Pant Nagar, Ghatkopar East, Mumbai - 400075  
**Chennai:** Office No.-117, DBS Business Center, 31-A, Cathedral Garden Road, Nungambakkam, Chennai - 600034  
**Ahmedabad:** Broadway Business Center, 1st Floor, Shajanand Complex, Opp. Arvindbhai Avenue, (Old Citi Bank), Near Panchavati Petrol Pumps, C.G. Road, Ahmedabad - 380006.

**Karvy Computershare Pvt. Ltd. Collection Centers**

**Agartala-** Jagannath Bari Road, Bidur Karta Chowmuhani, Agartala – 799001 **Aliganj-** Hig-67, Sector E, -, Aliganj, Lucknow – 226024 **Alambagh-** Ksm Tower, Cp-1 Sinder Dump, -Near Alambagh Bus Station, Alambagh, Lucknow - 226005 **Agra-** Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra -282002 (U.P) **Adyar-** New No 51, Gandhi Nagar, First Main Road, Adyar, Chennai – 600020 **Ahmedabad-** 201/202 Shail Complex, Opp: Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura, Ahmedabad - 380 006 **Ajmer-** 1-2, II Floor, Ajmer Tower, Kutchary Road, Ajmer - 305 001 **Akola-** Shop No-30, Ground Floor, Yamuna Tarang Complex, N.H. No.-06, Murtizapur Road, Akola-444004 **Aligarh-** 1st Floor, Kumar Plaza, Aligarh - 202001 ; Uttar Pradesh **Allahabad-** RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad – 211001 **Alleppy-** X1V 172, Jp Towers, Ksrct Bus Stand, Mullackal, Alleppy – 688011 **Alwar-** 101, 1st Floor, Saurabh Towers, Opp. UTI, Road No # 2, Bhagat Singh Circle, Alwar-301001 **Amaravathi-** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi – 444601 **Ambala-** 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala – 133001 **Amritsar-** 72-A, Taylor'S Road, Aga Heritage Gandhi Ground, Amritsar - 143 001 **Andheri-** 6 & 7, Andheri Industrial Estate, Veera Desai Road, Andheri (west) ,Mumbai – 400053 **Anand-** B-42 Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 388 001 **Ananthapur-** # 15-149, 1st Floor, S.R.Towers, Opp: Lalithakala Parishat; Subash Road, Anantapur - 515 001 **Ankleshwar-** L/2, Keval Shopping Center, Old National Highway, Ankleshwar - 393 002 **Asansol-** 114 / 71, G.T. Road, Near Sony Centre, Bhanga Pachil, Asansol – 713303 **Aurangabad-** Ramkunj, Railway Station Road, Near Osmanpura Circle, Aurangabad-431005 **Azamgarh-** 1st Floor Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh-276 001 **Balalore-** M S Das Street, Gopalnagar, Balalore – 756001 **Bangalore-** No. 59, Skanda puttanna Road, Basavanagudi, Bangalore - 560 004 **Bankura-** Ambika Market, Natunanj, Bankura – 722101 **Bareilly-** 1st Floor, 165, Civil Lines, Opp.Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001 **Barhampore-** (WB) Thakur Market Complex, 72, Naya Sarak Road, Gorabazar, PO. Berhampore, DIST. Murshidabad, Barhampore -742101 **Baroda-** 203, Corner point, Jetalpur Road, Baroda, Gujarat - 390007. **Begusarai-** Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai – 851117 **Belgaum-** CTS No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum – 590001 **Bellary-** No.1 Khb Colony, Gandhinagar, Bellary – 583101 **Berhampur-** (OR) Opp -Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur-760001 **Betul-** 107, Hotel Utkarsh, Awasthi Complex, J H College Road, Civil Lines, Beetul-460001 **Bhagalpur-** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur – 812001 **Bharuch-** 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392 001 **Bhatinda** #2047- A, 2nd Floor, Above Max New York Life Insurance, The Mall Road, Bhatinda – 151001 **Bhavnagar-** Krushna Darshan Complex, Parimal Chowk, Office No. 306-307, 3Rd Floor, Above Jed Blue Show Room, Bhavnagar – 364002 **Bhilai-** Shop No-1, First Floor, Plot NO-1, Old Sada Office Block, Commercial Complex, Near HDFC Atm, Nehru Nagar- East, Post - BHILAI, Pin – 490020 **Bhilwara-** 27-28, 1st Floor, Hira-Panna Complex, Pur Road, Bhilwara-311001 **Bhopal-** Kay Kay Business Centre, 133, Zone I, M P Nagar, Bhopal-462011 **Bhubaneswar-** A/181 , Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar-751007 **Bikaner-** 2Nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner-334003 **Bilaspur-** Shop No -225,226 & 227, 2nd Floor, Narayan Plaza, Link Road, Bilaspur-495001 **Borivali-** Ground Floor, Himanshu Bldg, Sodawala Lane, Lina Chandawarkar Road, Borivali, Mumbai – 400091 **Bokaro-** B-1, 1st Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827 004 **Burdwan-** 63 G T Road, Birhata, Halder Complex, 1st Floor, Burdwan – 713101 **Calicut-** Sowbhagya Shopping Complex, Areyadathupalam, Mavoor Road, Calicut - 673 004 **Chandigarh-** Sco 2423-2424, Sector 22-C, Chandigarh – 160022 **Chandrapur-** Shop No.1, Office No.2, 1st Floor, Routs Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur-442402 **Chembur-** Shop No 4 , Ground Floor, Shram Safiya Bldg, N G Acharya Marg, Chembur, Mumbai – 400071 **Chennai-** Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai – 600002 **Chinsura-** J C Ghosh Saranu, Bhanga Gara, Chinsurah, Hooghly, Chinsura – 712101 **Cochin-** Building Nos.39 Ali Arcade , 1st floor, Near Atlantis Junction, Kizhvana Road, Panampili Nagar, Cochin-682 036, Ernakulum District **Coimbatore-** 1057/1058, Jaya Enclave, Avanashi Road, Coimbatore- 641018 **Cuttack-** Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack – 753001 **Dalhousie-** 1, R N Mukherjee Road, 2Nd Floor, Room no-226, Kolkata – 700001 **Darbhanga-** Jaya Complex, 2nd Floor, above furniture planet, Donar chowk, Darbhanga-846 003 **Davangere-** # 15/9, Sobagu Complex, 1st Floor, 2Nd Main Road, P J Extension, Davangere : 577002 **Dehradun-** Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun - 248 001 **Deoria-** 1st Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria-274001 **Dewas-** 27 Rmo House, Station Road, Above Maa Chamunda Gaes Agency, Dewas-455001 **Dhanbad-** 208, New Market, 2Nd Floor, Katras Road, Bank More, Dhanbad – 826001 **Dharwad-** 307/9-A 1st Floor, Elite Business Centre, Nagarkat Road, P B Road, Dharwad - 580 001 **Dhule-** Ground Floor Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store, Dhule-424001 **Dindigul-** No.9, Old No.4/B, New Aghraharam, Palani Road, Dindigul - 624 001 **Durgapur-** MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, Durgapur- 713216 **Eluru-** D.NO:238-5-93/1, Savithri Complex, Edaravari Street, Near Dr.Prabhavathi Hospital, R.R.Pet, Eluru-534 002 **Erode-** No. 4, KMY Salai, Veerappan Traders Complex, Opp : Erode Bus Stand , Sathy Road, Erode - 638 003 **Faridabad-** A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121 001 **Ferozpur-** The Mali Road, Chawia Buiding, 1st Floor, Opp. Centraii jaii, Near Hanuman Mandir, Ferozpur City -152002 **Gandhidham-** 204 2Nd Floor, Bhagwati Chamber, Kutchkala Road, Gandhidham - 382 007 **Gandhinagar-** Plot No. - 945/2, Sector - 7/C, Gandhinagar - 382 007 **Gaya-** 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya-823001 **Ghaziabad-** 1st Floor, C-7, Lohia Nagar, Ghaziabad – 201001 **Ghaziipur-** Shubhra Hotel Complex, 2nd Floor, Mahaubagh, Ghaziipur-233 001 **Gonda-** Shree Markit, Sahabgunj, Near Nuramal Mandir, Station Road Gonda, Gonda-271 001 **Gorakhpur-** Above V.I.P. House, Ajdacent A.D. Girls Inter College, Bank Road, Gorakpur - 273 001 **Gulbarga-** CTS No. 2913, First Floor, Asian Tower, Next To Hotel Aditya, Jagat Station Main Road, Gulbarga : 585105 **Guntur-** D No 6-10-27, 10/1, Sri Nilayam, Arundelpet, Guntur -522002 **Gurgaon-** Shop No. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon – 122001 **Guwahati-** 1st Floor, Baijangbali Building, Near Bora Service Station, GS Road, Guwahati 781007 **Gwalior-** 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474 009 **Haldwani -** 8, Govind Puri, Opp. LIC - 2 Above Kapilaz Sweet House, Opp LIC Building, Pilikothi, Haldwani - 263139, Uttarakhnad **Haridwar-** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar-249 401 **Hassan** St. Anthony's Complex, Ground Floor; H N Pura Road, Hassan – 573201 **Hissar-** Sco 71, 1st Floor, Red Square Market, Hissar - 125001 **Hoshiarpur-** 1st Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Near Maharaj Palace, Hoshiarpur - 146001. **Hubli-** 22 & 23 , 3rd Floor, Eureka Junction, T B Road, Hubli – 580029 **Hyderabad-** 8-2-609/ Karvy Centre, Avenue 4, Street No.1 ,Banjara Hills, Hyderabad - 500 034 **Indore-** 2nd floor, 203-205 Balaji Corporates, Above ICICI bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square Indore, Indore – 452001 **Jabalpur-** 43, Naya Bazar, opposite shyam talkies, Jabalpur (M.P.) 482 002 **Jaipur-** S-16 A, 3Rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C- Scheme, Jaipur - 302 001 **Jalandhar-** Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No : 28, G T Road, Jalandhar - 144 001 **Jalgaon-** 269 Jaee Vishwa 1st Floor, Above United Bank Of India Baliram Peth Nr Kishor Agencies, Jalgaon - 425 001 **Jaipalguri-** D.B.C. Road, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalapiguri, Jalpaiguri – 735101 **Jammu-** 5 A/D Second Extension, Opposite Panama Chowk Petrol Pump, Gandhi Nagar, Jammu – 180012 **Jamnagar-** 136-137-138, Madhav Plaza, Opp SBI Bank, Jamnagar - 361001, Gujarat **Jamshedpur-** 2nd Floor, R R Square, Sb Shop Area, Near Reliance Foot Print & Hotel- Bs Park Plaza, Main Road, Bistupur, Jamshedpur - 831 001 **Jaunpur-** 119, R N Complex, 2nd Floor, Near Jay Ceej Crossing, Ummarpur, Jaunpur-222 002 **Jhansi-** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284 001 **Jodhpur-** 203, Modi Arcade; Chupasni Road, Jodhpur - 342 001 **Junagadh-** 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat 362001 **Kannur-** 2nd Floor, Prabhat Complex, Fort Road, Kannur – 670001 **Kanpur-** 15/46, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur – 208001 **Karaiikudi-** Gopi Arcade, 100 Feet Road, Karaiikudi - 630 001 **Karimnagar-** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001 **Karnal-** 18/369, Char Chaman, Kunjipura road, Karnal-132001 **Karur-** No.6, Old No.1304, Thiru-Vi-Ka Road , Near G.R.Kalyan Mahal, Karur - 639 001 **Kharagpur-** 180 Malancha Road, Beside Uti Bank, Kharagpur-721304 **Kolhapur-** 605/1/4 E Ward, Near Sultane Chambers, Shahupuri 2nd Lane, Kolhapur 416001 **Koramangala-** NO. 408, CITA BLDG, I FLOOR NEXT TO VODAFONE OFFICE, Koramangala, Bangalore – 560095 **Kolkata-** 166A, Rashbehari Avenue, 2nd Floor, Near Adi Dhakerhwari Bastralaya, OPP- Fortis Hospital, Kolkata-700029 **Kollam-** Sree Vigneswara Bhavan, Shastri Junction, Kadapakada, Kollam – 691001 **Korba-** 1st Floor, 35 Indira Complex, P nagar, Korba (C.G.) – 495677 **Kota-** H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota - 324007 **Kottayam-** 1st Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam - 686 002

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**Ghatkopar:** Office No. 210, 2nd Floor, Wing A, Kanara Business Center, Laxmi Nagar, Next to Everest Garden, Ghatkopar Andheri Link Road, Pant Nagar, Ghatkopar East, Mumbai - 400075  
**Chennai:** Office No.-117, DBS Business Center, 31-A, Cathedral Garden Road, Nungambakkam, Chennai - 600034  
**Ahmedabad:** Broadway Business Center, 1st Floor, Shajanand Complex, Opp. Arvindbhai Avenue, (Old Citi Bank), Near Panchavati Petrol Pumps, C.G. Road, Ahmedabad - 380006.

**Karvy Computershare Pvt. Ltd. Collection Centers**

**Kurnool-** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Kurnool-518 004 **Lucknow-** Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow – 226001 **Ludhiana-** SCO - 136, First Floor, Above Airtel Show Room, Feroze Gandhi Market, Ludhiana – 141001 **Madurai-** Rakesh Towers, 30-C, Bye Pass Road, 1st Floor, Opp Nagappa Motors, Madurai – 625010 **Malappuram-** First Floor Peekay's Arcade, Down Hill, Malappuram – 676519 **Malda-** Sahistuli Under Ward, No-6, English Bazar Municipality, No-1 Govt Colony, Malda – 732101 **Mangalore-** Ground Floor, Mahendra Arcade, Kodial Bail, Mangalore - 575 003 **Malleswaram-** NO.337, GF-3, KARUNA COMPLEX, SAMPIGE ROADOPP: NEW VEGETABLE MARKET, MALLESHWARAM, Bangalore – 560003 **Margao-** 2Nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao-Goa - 403601 **Mathura-** AMBEY Crown, IInd Floor, In Front Of BSA College, Gaushala Road, Mathura – 281001 **Meerut-** 1St Floor, Medi Centre Complex, Opp. Ici Bank, Hapur Road, Meerut - 250 002 **Mehsana-** Ul -47, Appolo Enclave; Opp Simandhar Temple, Modhera Char Rasta; Highway, Mehana-384002 **Mirzapur-** Abhay Yatri Niwas, 1st Floor, Above HDFC Bank, Dankeenganj, UP, Mirzapur-231001 **Moga-** 1St Floor,Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar , Moga-142001 **Moradabad-** Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001 **Morena-** Moti Palace, Near Ramjanki Mandir, Jiwaji Ganj,Morena -476 001 **Mumbai-** Office number: 01/04, 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai – 400001 **Muzaffarpur-** 1St Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar – 842001 **Mysore-** L - 350, Silver Tower , Clock Tower, Ashoka Road, Mysore - 570 001 **Nadiad-** 105 Gf City Point, Near Paras Cinema, Nadiad – 387001 **Nanganallur-** No:48, Saravana Square Hotel, 1st Floor, -First Main Road, Nanganallur, Chennai – 600061 **Nagercoil-** 3A, South Car street, Parfan Complex, Nr The Laxmi Villas Bank, Nagercoil – 629001 **Nagpur-** Plot No.2/1, House No. 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampeth, Nagpur - 440 010 **Namakkal-** 105/2, Arun Towers, Paramathi Street, Namakkal 637 001 **Nanded-** Shop No. 4, First Floor, Opp.Bank Of India, Santikrupa Market, Gurudwara Road, Nanded-431601 **Nasik-** F - 1 Suyojit Sankul, Sharanpur Road, Nasik, Maharashtra – 422002 **Navsari-** 1St Floor, Chinnay Complex, Opp. Sattapur, Tower Road, Navsari - 396 445 **Nellore-** 27, II Floor, Kaizen Heights, 16/2/230, Sunday Market, Pogathota, Nellore – 524001 **New Delhi-** 305 New Delhi House, 27 Barakhamba Road, New Delhi-110 001 **Nizamabad-** H No:5-6-430, A Bove Bank Of Baroda First Floor, Beside Hdfe Bank, Hyderabad Road, Nizamabad-503 003 **Noida-** 405,4th Floor,Yishal Chamber, Plot No. 1, Sector-18, Noida - 201301 (UP) **Palghat-** 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat – 678001 **Panipat-** JAVA Complex, 1st Floor , Above Vijaya Bank, G T Road Panipat, Panipat – 132103 **Panjim-** City Business Centre, Coelho Pereira Building, Room Nos.18,19 & 20, Dada Vaidya Road, Panjim – 403001 **Pathankot-** I Floor, 9A, Improvement Trust Building, Near HDFC Bank, Patel Chowk, Pathankot – 145001 **Patiala-** Sco 27 D, Chhoti Baradari, Patiala - 147 001 **Patna-** 3A, 3rd floor ,Anand tower, Beside chankya cinema hall; Exhibition road, Patna - 800001. **Pollachi-** 146/4,Ramanathan Building, 1st Floor New Scheme Road, Pollachi 642002 **Pondicherry-** First Floor, No.7, Thiayagaraja Street, Pondicherry - 605 001 **Pudukottai-** Sundaram Masilamani Towers, Ts No. 1, F C Road, Bhamburda, Shivaji Nagar, Pune - 411005 **Raipur-** Room No. TF 31, 3 RD FLOOR, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001 **Rajahmundry-** Dr.No; 6-1-4 ,first floor, Rangachary street,Tnagar, Rajahmundry-533101 **Rajapalayam-** Sri Ganapathy Complex, 14B/5/18, T P Mills Road, Virudhngar Dist Rajapalayam 626 117 **Rajkot-** 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360 001 **Ranchi-** Room No. 307, 3Rd Floor, Commerce Towers, Beside Mahabir Towers, Main Road, Ranchi - 834 001 **Ratlam-** 1 Nagpal Bhavan, Freeganj Road , Tobatti, Ratlam-457001 **Renukoot-** Shop No. 18, Near Complex Birla Market, Renukoot-231 217 **Rewa-** 1st Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa-485 001 **Rohtak-** 1St Floor, Ashoka Plaza, Delhi Road, Rohtak – 124001 **Roorkee-** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal - 247 667 **Rourkela-** 1St Floor, Sandhu Complex, Kanchery Road, Uditi Nagar, Rourkela - 769 012 **Sagar-** Above Poshak garments, 5 Civil Lines, Opposite Income Tax Office, Sagar-470002 **Saharanpur-** 18 Mission Market, Court Road, Saharanpur - 247001, Uttar Pradesh **Salem-** Door No: 40, Brindavan Road, Near Perumal Koil,Fairlands, Salem-636016 **Sambalpur-** Quality Massion, 1St Floor, Above Bata Shop / Preeti Auto Combine, Nayapara, Sambalpur-768 001 **Satna-** 1St Floor, Gopal Complex, Near Busstand Rewa Road, Satna (M.P.)-485 001 **Shaktinagar-** 1st/A-375, V V Colony, Dist. Sonebhadra, Shaktinagar-231 222 **Secunderabad-** 1st Floor, Thirumala Complex, Paradise Circle, S.D Road,Opp. Hotel Kamat, Secunderabad – 500003 **Shillong-** Mani Bhawan, Thana Road, Lower Police Bazar, Near R K M Lp School, Shillong - 793 001 **Shimla-** Triveni Building, By Pas Chowk; Khallini, Shimla - 171 002 **Shimoga-** sri matra naika complex, 1st floor, above shimoga diagnostic centre, Ilr road, durgigudi, Shimoga – 577201 **Shivpuri-** 1ST Floor, M.P.R.P. Building, Near Bank of India, Shivpuri-473 551 **Sikar-** 1St Floor, Super Towers, Behind Ram Mandir, Station Road, Sikar-332001 **Silchar-** 1St Floor, Chowchakra Complex, N N Dutta Road, Premtala, Silchar – 788001 **Siliguri-** Nanak Complex, Near Church Road, Sevoke Road, Siliguri – 734001 **Sitapur-** 12/12-A Surya Complex, Arya Nagar, Opp. Mal Godam, Sitapur – 261001 **Sivakasi-** 363, Thiruthangal Road, Opp: Tneb, Sivakasi 626 123 **Solan-** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan-173 212 **Solapur-** Siddeshwar Securities, No 6, Vaman Road, Vijaypur Road, Vaman Nagar, Solapur-413 004 **Sonepat-** 205 R Model Town, Above Central Bank Of India, Sonepat-131001 **Sri Ganganagar-** 35-E-Block, Opp., Sheelta Mata Vatika, Sri Ganga Nagar – 335001 **Srikakulam-** 4-1-28/1. Venkateshwara Colony, Day & Night Junction, Srikakulam-532001 **Sultanpur-** Rama Shankar Complex, Civil Lines, Faizabad Road, Sultanpur-228 001 **Surat-** G-5 Empire State Building, Near Parag House,Udhna Darwaja, Ring Road, Surat-395002 **Thane-** 101, Yashwant Building, Ram Ganesh, Godkari pathRam Maruti road, Naupada, Thane, Mumbai – 400602 **T Nagar** G1, Ground Floor, No 22, Vijayaraghava RoadSwathi Court, T Nagar, Chennai – 600017 **Thanjavur-** Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur – 613001 **Thodupuzha-** First Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha – 685584 **Tirunelveli-** Jeney Building, 55/18, S N Road, Near Arvind Eye Hospital, Tirunelveli - 627 001 **Tirupathi-** H.No:10-13-425, 1st Floor , Tilak Road, Tilak Road,Opp: Sridevi Complex , Tirupati – 517501 **Tirupur-** First Floor, 224 A, Selvakumar Departmental Stores, 1st Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur - 641 604 **Tiruvalla-** 2nd Floor, Erinjery Complex, Near Kotak Securites, Ramanchira, Tiruvalla – 689107 **Trichur-** 2'Nd Floor, Brother'S Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur - 680 001 **Trichy-** Sri krishna Arcade, 1St Floor; 60 Thennur High Road, Trichy - 620 017 **Trivandrum-** 2Nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum - 695 010. **Tuticorin-** 4 B, A34, A37, Mangalmal, Mani Nagar, Opp: Rajaji Park, Palayamkottai Road, Tuticorin – 628003 **Udaipur-** 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur-313001 **Ujjain-** 101, Aastha Tower, 13/1, Dhanwantri Marg, Free Gunj, Ujjain-456010 **Valsad-** Shop No 2, Phiroza Corner, Opp Next Showroom; Tithal Road, Valsad – 396001 **Vashi-** Shop No.43-A, Ground Floor, Vashi Plaza, Sector-17Near Apsa Bazar, Vashi, Mumbai – 400705 **Vile Parle-** 104, Sangam Arcade, V P Road Opp: Railway Station ,Above Axis Bank Atm, Vile Parle (west), Mumbai – 400091 **Vapi-** Shop no-12 , Shital Apartment, Opp K P Tower ,Imran Nagar, Silvassa Road ;Vapi – 396195 **Varanasi-D-64/132,KA** 1st Floor, Anant Complex, Sibra, Varanasi - 221 010 **Vellore -**No.1, M.N.R. Arcade, Officer'S Line, Krishna Nagar, Vellore – 632001 **Vijayanagaram-** "Soubhagya", 19-6-13/1, II nd Floor, Near Sbi Fort Branch, Vijayanagaram-535 002 **Vijayawada-** 39-10-7 Opp : Municipal Water Tank, Labbipet, Vijayawada - 520 010 **Visakhapatnam-** Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530 016 **Warangal -** 5-6-95, 1 st floor , opp: B.Ed collage, Lashkar Bazar , Chandra Complex, Hanmakonda, Warangal – 506001 **Yamuna- nagar-** Jagdhari Road, Above Uco Bank, Near D.A.V. Grils College, Yamuna Nagar-135 001

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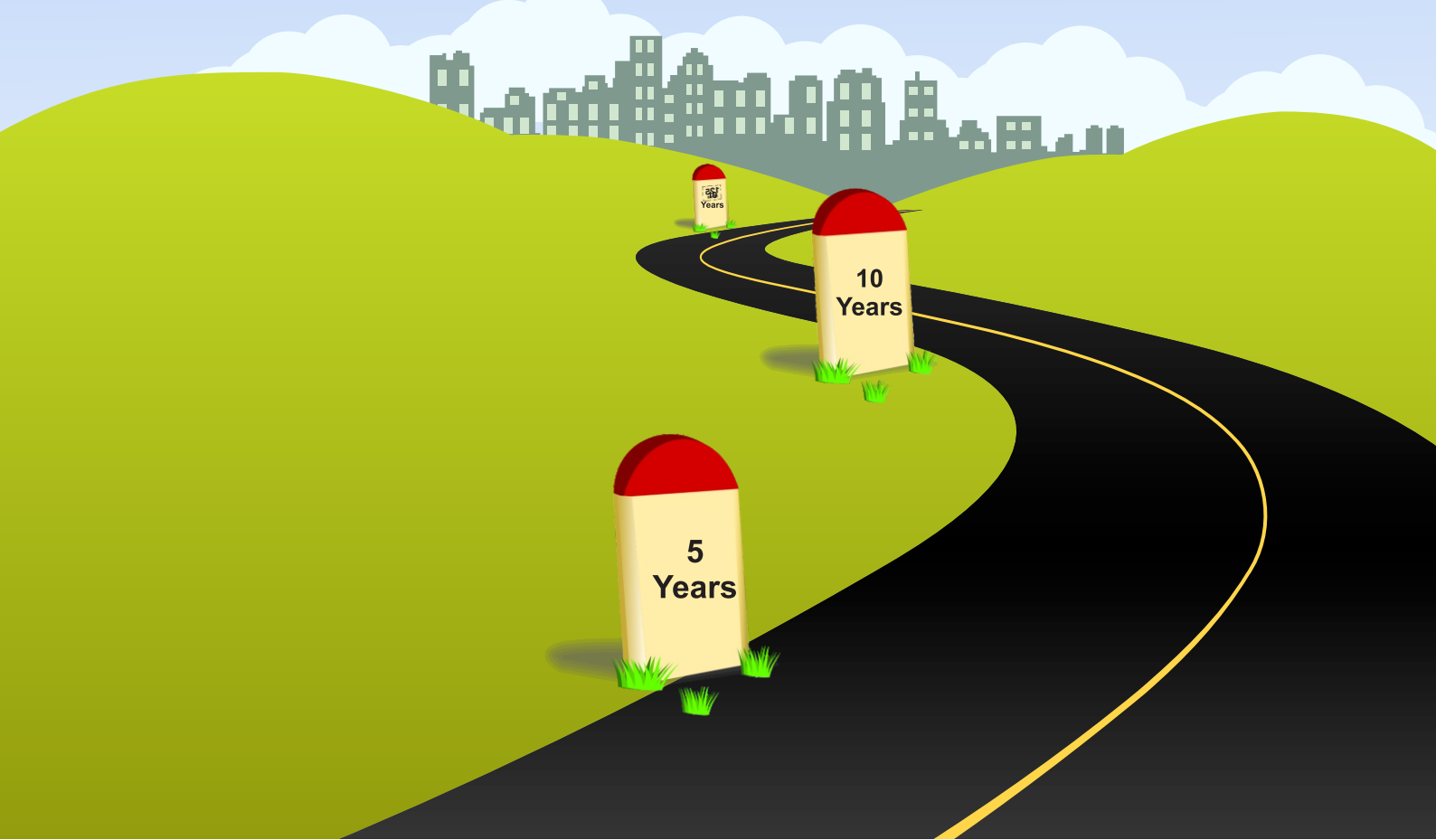
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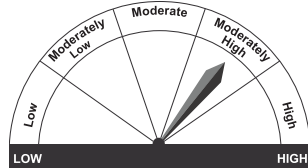


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Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
<p><b>Quantum Long Term Equity Fund</b> (An Open-ended Equity Scheme)</p>	<ul style="list-style-type: none"> <li>• Long term capital appreciation and current income.</li> <li>• Investments in equity and equity related securities of companies in S&amp;P BSE 200 index.</li> </ul>	 <p>Investors understand that their principal will be at Moderately High Risk.</p>

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

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



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