

quant[®]

multi asset, multi manager



Trust meets Technology

An open ended equity scheme investing
in banking and financial services related sectors

“Ignoring technological change in a financial system, based upon technology, is like a mouse starving to death because someone moved their cheese”

– Chris Skinner, Fintech expert



- The core innovation behind the VLRT Framework is the synthesis of various dimensions to identify inflexion points, long before the larger trend plays out and therefore at quant, we are inflexion point and cycles strategists, instead of momentum chasers. The difference in looking for inflexion points is that it allows us to position ourselves at the most opportune phases of the cyclical flow of markets
- Through Predictive Analytics platform, our Cycles Analytics framework works to identify cycles of various lengths and amplitudes, across asset classes and the inter-linkages and overlaps of these multifarious cycles are synthesized into the business cycle. A month ago, as we launched the 'quant Business Cycle Fund', the objective was to provide investors with a high risk appetite, a safe avenue through mutual funds to capitalise specifically on cycles
- We are today at an important juncture, as the VLRT multi-dimensional Framework clearly points out that a medium term bottoming of Risk Appetite is very near providing the impetus for a new business cycle. The last time the VLRT framework multi-dimensional variables were coming together to indicate such a turning point was in March-April 2020, post which there were strong resulting trends to the downside and upside respectively
- The advantage of taking a position in inflexion points is that the risk-reward ratio is the most favorable, which makes a significant difference to risk-adjusted performance. At the confluence of various cycles, the mathematics of market patterns starts working in favor of dynamic money managers like us
- As per the VLRT Framework, specifically Cycles Analytics, 2023 is the culmination of several cycles including the war, and financial crisis cycles. The renewed hype around de-dollarization, which we have been talking about since 2019, is similarly due to long-term monetary and currency cycles
- Post Q3 of FY23, markets may embark on a multiyear bull run as global Risk Appetite Analytics for various countries and multi asset classes will bottom out. Liquidity Analytics have already bottomed out as global tightening cycle has peaked out in Q4 of 2022. To ride this wave, and the resulting business cycle, we will launch thematic funds which are strongly correlated with cyclical upturns

Banking:

Compared to the world's developed nations, 40% of the world's total digital transactions happen in India

- Technological innovations have led to marked improvements in efficiency, productivity, quality, inclusion and competitiveness in extension of financial services, especially in the area of digital lending
- Digital modes of payments have grown by leaps and bounds over the last few years
- Digitalization of Agri-finance was conceptualized jointly by the Reserve Bank and the Reserve Bank Innovation Hub (RBIH)
- Innovative plan to introduce Central Bank Digital Currency (CBDC) or the 'Digital Rupee'

Financial Services:

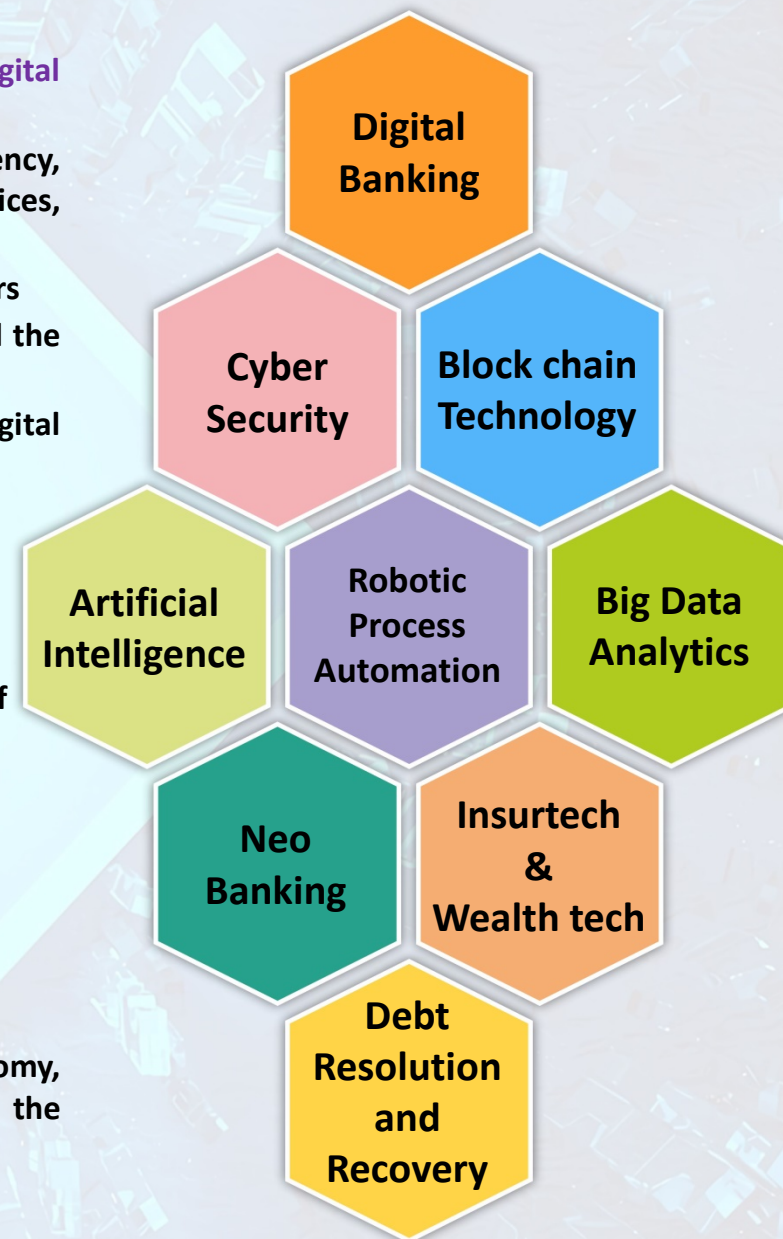
Financial services share in India's market capitalisation increased to 24% in FY21 from ~6% in FY01

- With over 2,100 Fintechs operating currently, India is positioned to become one of the largest digital markets with rapid expansion of mobile and internet
- Low mutual fund penetration of 5-6% reflects latent growth opportunities
- Emerging digital gold investment options

Insurance:

India ranked 10th in life insurance, 14th in non-life insurance in the world

- The recent pandemic has emphasized the importance of healthcare on the economy, and health insurance would play a critical role in the effort to strengthen the healthcare ecosystem
- Insurance market in India is expected reach US\$ 222 billion by 2026
- Investment corpus in Indian insurance sector might rise to US\$ 1 trillion by 2025





Fund Positioning

- For investors willing to participate in the potential growth of the **Indian Banking & Financial Services sector** which has a high correlation with growth of the Indian economy
- Investors with a long term horizon and willing to participate in sectoral **themes emerging due to digital revolution i.e. 'when finance meets technology'**

Fund Strategy

- The scheme will **invest in BFSI companies that are expected to benefit from financial inclusion and evolving digital technologies.** These include Banks, NBFCs, Insurance, Fintech Platforms, AMCs, Wealth Management, Exchanges, Rating Agencies etc
- Being an inflection points strategist, our **money managers will construct a focused or diversified portfolio based on the macro environment**
- **Will actively hedge our portfolio, if it is Risk-Off environment for BFSI sector**
- **VLRT, our risk mitigating investment framework, and Predictive Analytics tools will be used to dynamically manage the known risks and opportunities** across the portfolio



■ **Growing Indian Economy:**

India is one of the fastest-growing economies globally, with a large and dynamic consumer base making it an attractive investment opportunity



■ **Demographic Advantage:**

India has a young and growing population, with a rising middle class that is increasingly participating in financial services



■ **Robust Banking Sector:**

India's banking sector is well-regulated and has witnessed significant reforms in recent years. The sector is characterized by a mix of public and private banks, offering a diverse range of services and products



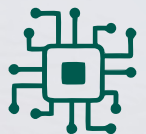
■ **Expanding Insurance Market:**

The insurance industry in India is expanding rapidly, driven by increasing awareness, rising income levels, and government initiatives



■ **Government Support and Reforms:**

The Indian government has implemented various reforms and initiatives to promote financial inclusion, digital payments, and ease of doing business



■ **Technological Advancements:**

India is witnessing significant technological advancements in the BFSI sector, with the rapid adoption of digital banking, fintech innovations, and mobile payment solutions



■ **Portfolio Diversification:**

By diversifying across different sectors, you can potentially reduce risk and enhance overall portfolio performance



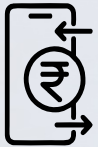
- **Enhanced Access and Convenience:**

Digitalization has significantly improved access to financial services. Smartphones and internet connectivity has brought financial services closer to the previously underserved segments of the population



- **Digital Payments and Cashless Transactions:**

Unified Payments Interface (UPI) and digital wallets have made cashless payments more accessible and convenient



- **Fintech Innovation:**

Fintech firms have introduced innovative products like peer-to-peer lending, robo-advisory platforms, digital insurance, and mobile banking solutions



- **Data Analytics and Personalization:**

Digitalization has enabled data analytics and personalized offerings enhancing customer satisfaction, customer loyalty, and business growth



- **Streamlined Processes and Cost Efficiency:**

Automated processes, such as online account opening, loan application, and KYC verification, have simplified and accelerated customer interactions



- **Risk Management and Security:**

Advancements in risk management and security measures with robust authentication mechanisms, encryption techniques, and real-time fraud detection systems have improved security standards and enhanced the identification and mitigation of risks

Business



Total Deposits

₹168.4L Crore
11% YoY ▲

Total Net Advances

₹130.7L Crore
18% YoY ▲

Retail Advances¹

₹40.4L Crore
21% YoY ▲

Corporate Advances

₹44.2L Crore
15% YoY ▲

Profitability



Total Income

₹12.0L Crores
14% YoY ▲

Net interest income

₹4.9L Crore
21% YoY ▲

Pre-Provision Profit

₹3.3L Crore
12% YoY ▲

PAT

₹1.7L Crore
48% YoY ▲

Key Ratios



ROA

1.1% Increased
by 48 bps YoY ▲

CASA

42.1%
160 bps YoY ▼

Cost-Income

51.6% Increased
by 367 bps YoY ▲

GNPA (%)

4.5% Reduced by
205 bps YoY ▼

Investment Process

Global Risk Appetite Analysis and Global Liquidity Analysis to determine the flow of money across asset classes, regions and countries

Indian Risk Appetite Analysis and Domestic Liquidity Analysis to determine whether it is a "Risk On / Risk Off" Environment

Money Flow Analysis can help identify sectors at inflection points that are experiencing a shift in perception

The VLR components of our VLRT framework spring into action and help us shortlist stocks

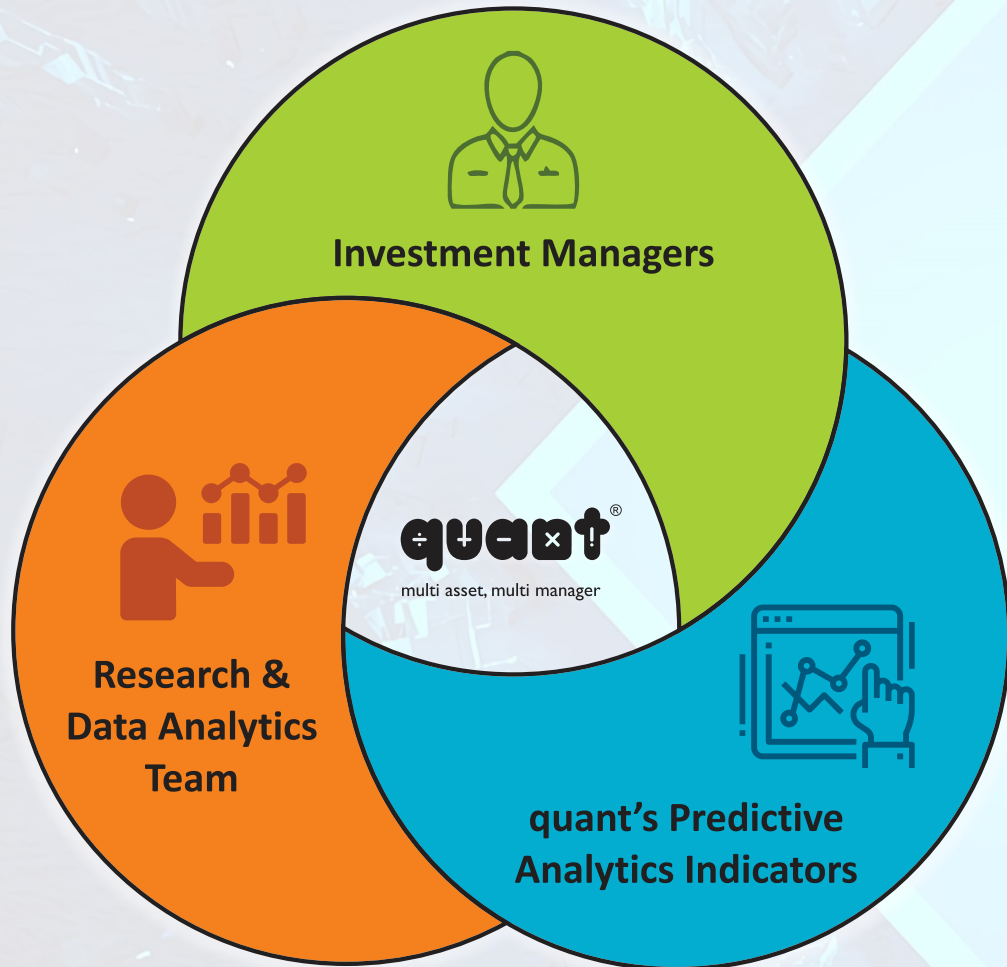
Lastly, it comes down to "Timing" – a function of all our analytical factors

quant
Port-
folio

quant pursues global research with a focus on financial markets and the real economy which includes the real economy and leveraged economy. We place a large emphasis on the role of participants' behavior. This idea has evolved into a multi-dimensional research perspective which is now formulated in our VLRT framework

In a dynamic world, it is not just a choice but a necessity to adopt a multi-dimensional approach

The world is becoming non-linear and parabolic and to stay relevant, money managers must think with an unconstrained mind, actively update their methods and earnestly search for absolute returns, considering all markets and asset classes



“Analysis Adds Up”

We believe safeguarding investor wealth is paramount. Apart from reducing risk by investing **across asset classes**, we take diversification to another dimension by ensuring every investment decision comes from a focused discussion between **investment managers, research analysts and analytics team** – each with diverse sets of capabilities and experiences

VLRT



top 10 stocks and sectors classification

Stocks	% of Net Assets
Jio Financial Services Limited	9.92
Reliance Industries Limited	9.90
Life Insurance Corporation Of India	8.20
Central Depository Services (India) Ltd	8.18
CARE Ratings Limited	7.49
Poonawalla Fincorp Limited	6.12
JM FINANCIAL LIMITED	5.39
Jana Small Finance Bank Ltd	4.98
CRISIL Limited	4.85
INDIA SHELTER FIN CORP LTD	4.83
Total of Top 10 Holdings	69.85

Sectors	% Weightage
Finance	31.10
Capital Markets	23.23
Petroleum Products	9.90
Insurance	8.91
Banks	4.98

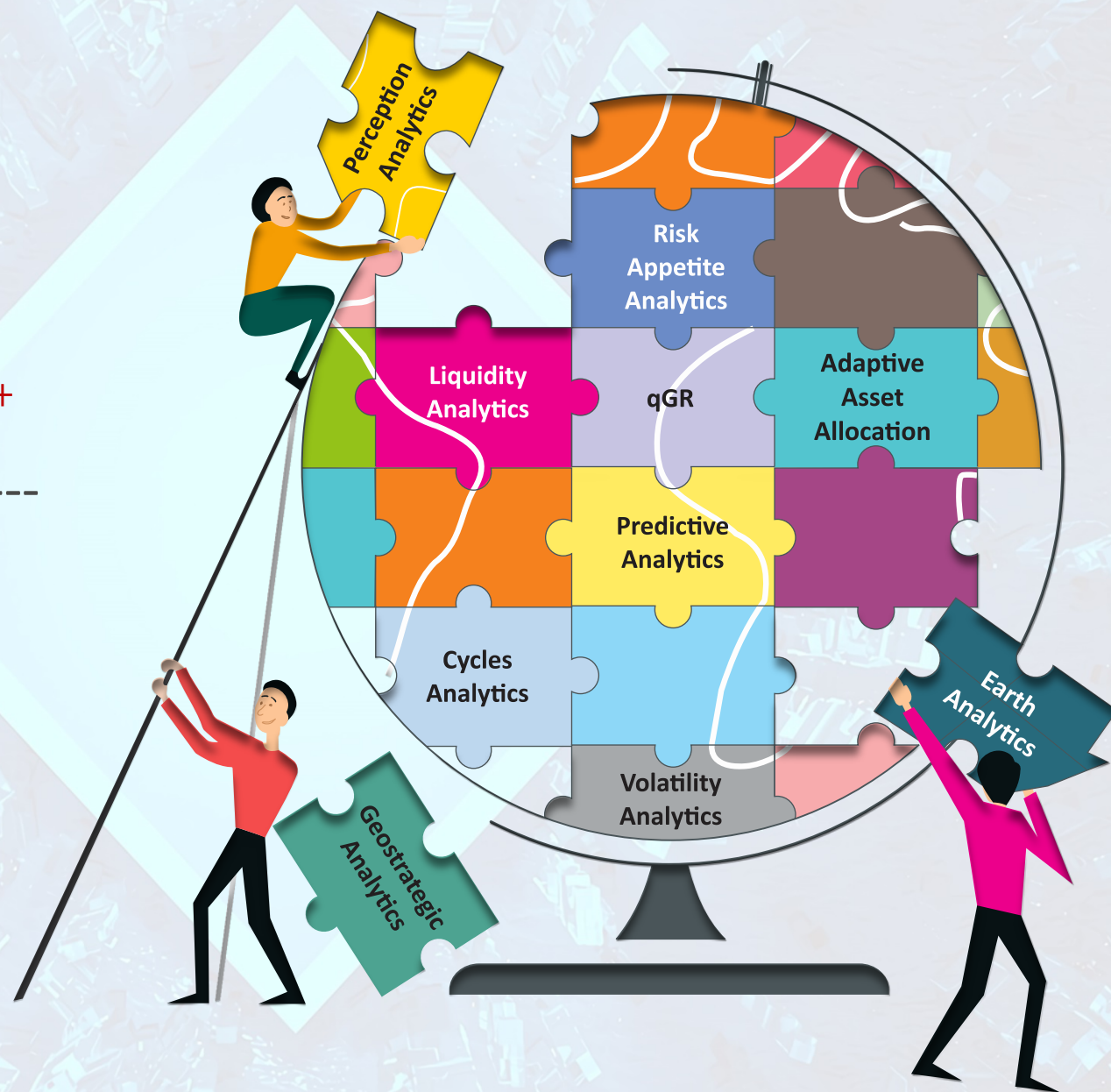
(Data as on March 28, 2024)

MuM

Rs. 71,500 Crores⁺

Folios^{*}

71 Lacs⁺



*Total folios and MuM (Money under Management) data as on 08 April '24 (approximately)

performance of quant MF schemes | outperformance across all categories

quant MF Schemes	AUM (in Crore)	Scheme Returns (Mar 24,2020-Apr 08,2024)	quant MF Schemes Outperformance Relative to Respective Benchmark Indices (Mar 24,2020-Apr 08,2024)	quant MF Schemes Outperformance Relative to Nifty (Mar 24,2020-Apr 08,2024)	Industry Ranking (3 years Returns)	Industry Ranking (5 years Returns)	Sharpe ratio	Ranking (based on Sharpe ratio)	Sortino ratio	Ranking (based on Sortino Ratio)	Jensen's Alpha (in %)	Ranking (based on Jensen's Alpha)
quant Active Fund*	9251	449%	157%	259%	No. 1	No. 1	1.64	No. 1	3.14	No. 1	5.33	No. 1
quant Small Cap Fund*	18773	815%	383%	624%	No. 1	No. 1	2.18	No. 1	4.54	No. 1	12.91	No. 1
quant Tax Plan*	9022	531%	290%	340%	No. 1	No. 1	1.77	No. 1	3.58	No. 1	12.64	No. 1
quant Infrastructure Fund*	2772	701%	382%	510%	No. 1	No. 1	2.20	No. 1	4.91	No. 1	12.32	No. 1
quant Mid Cap Fund*	6245	496%	141%	305%	No. 1	No. 1	2.03	No. 1	4.42	No. 1	5.59	No. 1
quant Flexi Cap Fund*	5041	507%	266%	316%	No. 1	No. 1	1.80	No. 1	3.86	No. 1	14.40	No. 1
quant Absolute Fund*	1944	313%	172%	123%	No. 1	No. 1	1.64	No. 1	3.35	No. 1	12.91	No. 1
quant Multi Asset Fund*	1972	376%	218%	186%	No. 1	No. 1	1.82	No. 1	3.82	No. 1	21.81	No. 1
quant Large & Mid Cap Fund*	2275	345%	69%	155%	No. 1	No. 1	1.66	No. 1	3.47	No. 1	4.75	No. 1
quant Focused Fund* (large cap)	858	334%	94%	144%	No. 1	No. 1	1.39	No. 1	2.80	No. 1	5.19	No. 1
quant ESG Fund**	246	231%	138%	144%	No. 1 (1 & 2 years)	No. 1 (3 years)	1.76 (SI)	N/A	3.54 (SI)	N/A	17.70 (SI)	N/A
quant Quantamental Fund***	2040	142%	73%	87%	No. 1 (1 year)	No. 1 (2 years)	1.62 (SI)	N/A	3.46 (SI)	N/A	11.39 (SI)	N/A
quant Value Fund****	1404	103%	58%	70%	No. 1 (1 year)	No. 1 (2 years)	1.62 (SI)	N/A	2.24 (SI)	N/A	12.77 (SI)	N/A
quant Large Cap Fund#	883	51%	19%	23%	No. 1 (1 year)	N/A	1.05 (SI)	N/A	2.05 (SI)	N/A	6.91 (SI)	N/A
quant Dynamic Asset Allocation Fund***	958	61%	39%	34%	No. 1 (6 Months)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
quant Business Cycle Fund***	1185	61%	28%	39%	No. 1 (6 Months)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
quant BFSI Fund***	476	61%	50%	40%	No. 1 (6 Months)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
quant Healthcare Fund***	280	39%	39%	24%	No. 1 (6 Months)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
quant Manufacturing Fund***	590	49%	17%	32%	No. 1 (6 Months)	N/A	N/A	N/A	N/A	N/A	N/A	N/A

*NAV for both Growth & IDCW options recorded as 08 April '24 | AUM as on 08 April '24 | Risk Measures have been calculated using monthly returns for the last three years.**1st NAV 05 Nov 2020-quant ESG Fund;***1st NAV 03 May 2021-quant Quantamental Fund;****1st NAV 30 Nov 2021-quant Value Fund;#1st NAV 11 Aug 2022-quant Large Cap Fund;***1st NAV 12 Apr 2023-quant Dynamic Asset Allocation Fund;***1st NAV 30 May 2023-quant Business Cycle Fund;***1st NAV 20 Jun 2023-quant BFSI Fund;***1st NAV 17 Jul 2023-quant Healthcare Fund;***1st NAV 14 Aug 2023-quant Manufacturing Fund; | Source: AMFI ACE Equities quant Global Research (qGR); return ratios and ranking updated till 20 Feb 2024 and risk-adjusted parameters till March 31 2023. SI = Since Inception. All Returns are for Direct-Plan

recent NFO's performance | VLRT – our risk mitigation framework in action

Fund	MuM (in crores)	NAV	Returns*											
			1 Month		2 Month		3 Month		4 Month		6 Month		Since Inception^	
			Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM
quant Dynamic Asset Allocation Fund (Allotment Date: Apr. 12, 2023)	957	16.1295	2.51%	0.87%	5.22%	2.81%	19.08%	4.97%	26.03%	7.24%	37.92%	12.35%	61.99%	22.17%
quant Business Cycle Fund (Allotment Date: May. 30, 2023)	1184	16.0768	2.44%	1.90%	3.93%	4.25%	12.01%	7.39%	16.48%	11.50%	32.27%	20.77%	73.72%	39.12%
quant BFSI Fund (Allotment Date: Jun. 20, 2023)	475	16.0882	1.19%	2.89%	1.50%	7.73%	15.49%	1.53%	22.07%	1.90%	35.10%	9.14%	80.90%	14.10%
quant Healthcare Fund (Allotment Date: Jul. 17, 2023)	279	13.9109	2.63%	2.10%	1.07%	2.50%	9.88%	10.70%	18.15%	17.65%	30.03%	27.20%	57.34%	51.65%
quant Manufacturing Fund (Allotment Date: Aug. 14, 2023)	590	14.8808	2.65%	4.06%	2.95%	9.49%	19.35%	15.49%	25.80%	20.11%	37.23%	30.73%	84.04%	53.21%
quant Teck Fund (Allotment Date: Sept. 11, 2023)	343	12.2246	-0.47%	-4.38%	-0.65%	-5.41%	11.49%	3.07%	18.86%	6.69%	21.76%	10.88%	41.82%	19.85%
quant Momentum Fund (Allotment Date: Nov 20, 2023)	1477	14.1356	1.05%	1.90%	6.23%	4.25%	22.75%	7.39%	34.20%	11.50%	N.A.	N.A.	146.69%	56.32%
quant Commodities Fund (Allotment Date: Dec. 27, 2023)	272	12.0629	2.62%	1.98%	3.05%	4.43%	23.28%	13.41%	N.A.	N.A.	N.A.	N.A.	94.46%	56.44%
quant Consumption Fund (Allotment Date: Jan. 24, 2024)	240	10.6581	-0.26%	3.92%	4.54%	7.78%	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	36.40%	72.35%
quant PSU Fund (Allotment Date: Feb. 20, 2024)	562	10.3336	2.78%	-0.34%	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	28.37%	8.98%

Note: Data as on 08 April '24 *Returns are of Direct Plan; ^Annualised Returns, MuM: money under management

performance of quant MF schemes | managed by the fund manager

Fund	Fund Manager	6 Months		1 Year		3 Years		5 Years		Since Inception	
		Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM
quant Small Cap Fund (Inception Date: Oct. 29, 1996)	Ankit Pande, Vasav Sahgal, Sanjeev Sharma	12.72%	7.05%	33.25%	24.39%	74.51%	71.29%	41.64%	29.45%	37.84%	24.13%
quant Tax Plan (Inception Date: Apr. 13, 2000)	Ankit Pande, Vasav Sahgal	14.37%	7.39%	35.44%	20.77%	63.95%	42.43%	32.54%	19.64%	33.89%	17.92%
quant Mid Cap Fund (Inception Date: Mar. 20, 2001)	Ankit Pande, Vasav Sahgal, Sanjeev Sharma	16.93%	6.84%	34.73%	23.21%	72.24%	62.16%	37.37%	27.13%	33.04%	24.55%
quant Multi Asset Fund (Inception Date: Apr. 17, 2001)	Sandeep Tandon, Ankit Pande, Sanjeev Sharma, Vasav Sahgal, Varun Pattani	18.38%	6.63%	37.53%	14.35%	51.32%	24.71%	32.52%	12.69%	29.85%	10.69%
quant Absolute Fund (Inception Date: Apr. 17, 2001)	Sanjeev Sharma, Ankit Pande, Vasav Sahgal	12.93%	5.77%	27.22%	14.75%	41.50%	27.66%	24.79%	14.07%	25.85%	14.47%
quant Active Fund (Inception Date: Apr. 17, 2001)	Ankit Pande, Vasav Sahgal, Sanjeev Sharma	13.62%	7.27%	28.96%	21.79%	56.41%	50.75%	28.66%	22.79%	30.42%	20.33%
quant Liquid Fund (Inception Date: Oct. 03, 2005)	Sanjeev Sharma	1.84%	1.85%	3.64%	3.70%	7.21%	7.32%	5.69%	5.63%	5.78%	5.45%
quant Large & Mid Cap Fund (Inception Date: Jan. 08, 2007)	Ankit Pande, Vasav Sahgal, Sanjeev Sharma	16.92%	7.21%	39.34%	21.50%	68.22%	48.61%	30.93%	22.16%	27.41%	20.33%
quant Infrastructure Fund (Inception Date: Sep. 20, 2007)	Ankit Pande, Vasav Sahgal	26.28%	14.99%	54.11%	36.27%	83.48%	65.32%	42.68%	27.93%	37.36%	23.12%
quant Focused Fund (Inception Date: Aug. 28, 2008)	Ankit Pande, Vasav Sahgal, Sanjeev Sharma	14.04%	7.39%	34.96%	20.77%	59.48%	42.43%	25.18%	19.64%	24.72%	17.92%
quant Flexi Cap Fund (Inception Date: Oct. 17, 2008)	Sandeep Tandon, Ankit Pande, Sanjeev Sharma, Vasav Sahgal	17.02%	7.39%	37.43%	20.77%	65.78%	42.43%	34.34%	19.64%	31.82%	17.92%
quant ESG Equity Fund (Inception Date: Nov. 05, 2020)	Ankit Pande, Sanjeev Sharma, Vasav Sahgal	11.30%	6.68%	27.51%	19.16%	54.77%	38.26%	33.32%	15.58%	N.A.	N.A.
quant Quantamental Fund (Inception Date: May. 03, 2021)	Ankit Pande, Sandeep Tandon, Sanjeev Sharma, Vasav Sahgal	18.80%	7.46%	41.48%	20.51%	72.42%	39.66%	N.A.	N.A.	N.A.	N.A.
quant Value Fund (Inception Date: Nov. 30, 2021)	Sandeep Tandon, Ankit Pande, Sanjeev Sharma, Vasav Sahgal	20.50%	7.39%	50.15%	20.77%	82.47%	42.43%	N.A.	N.A.	N.A.	N.A.
quant Large Cap Fund (Inception Date: Aug. 11, 2022)	Sandeep Tandon, Ankit Pande, Sanjeev Sharma, Vasav Sahgal	14.32%	7.58%	34.18%	19.79%	58.69%	35.69%	N.A.	N.A.	N.A.	N.A.
quant Overnight Fund (Inception Date: Dec. 04, 2022)	Sanjeev Sharma	1.74%	1.66%	3.69%	3.41%	7.39%	6.86%	N.A.	N.A.	N.A.	N.A.
quant Gilt Fund (Inception Date: Dec. 21, 2022)	Sanjeev Sharma	2.27%	2.36%	4.31%	5.19%	7.16%	7.28%	N.A.	N.A.	N.A.	N.A.
quant Dynamic Asset Allocation Fund (Inception Date: Apr. 12, 2023)	Sandeep Tandon, Ankit Pande, Sanjeev Sharma, Vasav Sahgal	19.08%	4.97%	37.92%	12.35%	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
quant Business Cycle Fund (Inception Date: May. 30, 2023)	Sandeep Tandon, Ankit Pande, Sanjeev Sharma, Vasav Sahgal	12.01%	7.39%	32.27%	20.77%	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
quant BFSI Fund (Inception Date: Jun. 20, 2023)	Sandeep Tandon, Ankit Pande, Sanjeev Sharma, Vasav Sahgal	15.49%	1.53%	35.10%	9.14%	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
quant Healthcare Fund (Inception Date: Jul. 17, 2023)	Sandeep Tandon, Ankit Pande, Sanjeev Sharma, Vasav Sahgal	9.88%	10.70%	30.03%	27.20%	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
quant Manufacturing Fund (Inception Date: Aug. 14, 2023)	Sandeep Tandon, Ankit Pande, Sanjeev Sharma, Vasav Sahgal	19.35%	15.49%	37.23%	30.73%	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
quant Teck Fund (Inception Date: Sep. 05, 2023)	Sanjeev Sharma, Ankit Pande, Vasav Sahgal	11.49%	3.07%	21.76%	10.88%	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
quant Momentum Fund (Inception Date: Nov. 20, 2023)	Sandeep Tandon, Ankit Pande, Sanjeev Sharma, Vasav Sahgal	22.75%	7.39%	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
quant Commodities Fund (Inception Date: Dec. 27, 2023)	Sandeep Tandon, Ankit Pande, Sanjeev Sharma, Vasav Sahgal	23.28%	13.41%	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
quant PSU Fund (Inception Date: Feb. 20, 2024)	Sandeep Tandon, Ankit Pande, Sanjeev Sharma, Vasav Sahgal	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Note: Data as on 08 April '24. Past performance may or may not be sustained in future. Returns less than 1 year are simple annualised and above 1 year are CAGR. *BM – Benchmark of the scheme.



Sandeep Tandon | Founder & Chief Investment Officer

Sandeep is the founder & chief investment officer of the quant Group and has a vast experience of over 27 years in the capital markets. His journey in the money management business started in FY 1992-93 with GIC mutual fund (a JV partner with George Soros in India) where he was a trainee. He later joined IDBI Asset Management (now Principal Asset Management), where he was a founding member and was part of the core team that initialized the asset management business. He played a key role in devising, conceptualizing and marketing one of India's most successful mutual fund schemes: IDBI I-NITS 95. Furthermore, Sandeep worked in pivotal positions at several reputed financial services firms including ICICI Securities (a JV partner with J P Morgan in India), Kotak Securities (a J V partner with Goldman Sachs in India) and REFCO (erstwhile global derivatives firm). He has also worked at the Economic Times Research Bureau (a research wing of Bennett, Coleman and Company Limited).

Sandeep's credentials as a Global Macro Strategist are well established. He has channeled his vast experiences, interests and novel thinking into building the Predictive Analytics framework and the dynamic VLRT investment framework of the quant group. It is these frameworks coupled with his deep understanding of various asset classes at a global level, including, credit, commodities, equities and now digital currencies that enable Sandeep in definitive identification of market inflexion points and arrive at conclusive micro and macro calls.

Sandeep has a strong belief in quant Group's role as a knowledge partner in creating awareness about latest developments in investment philosophy and ideas, such as behavioral research. It is for this reason that he believes investor education is of utmost importance and the group, under his leadership, has undertaken many initiatives in this regard. Based on this belief Sandeep authored a book titled 'Being Relevant' which was published in May 2019. This book builds on research covering decades, even centuries of data points, distilled through quant's VLRT Framework and Predictive Analytics indicators. The book further outlines the potential trajectory for the world in the coming decades that can help money managers and investors prepare for volatile times which will upend the conventional analytical methods and beliefs of the past decades.

**Ankit Pande, CFA | Money Manager**

Ankit has an experience of over 12 years in Indian equities and over 3 years in software products. He started his career in core banking software with Infosys' Finacle, nurturing the product with large banking clients in APAC and small and mid-sized banks in India. He then moved in to equity research, along the way picking up the (U.S. based) CFA charter and a masters in business administration from The Chinese University of Hong Kong in 2017, being placed on the school's Dean List. He won the Thomson Reuters StarMine Award for best stock picker in the IT sector in 2014 and is a lifetime member of the Beta Gamma Sigma academic honour society. Over 2015-2019, Ankit ventured into seed stage fund raising, equity sales & relationship management in APAC. In his spare time, Ankit likes to read books on business cycle theory, macroeconomics & geopolitics.

**Sanjeev Sharma | Money Manager**

Sanjeev brings along a rich and diverse experience in the Capital Markets of over 18 years to his role of a Money Manager. He has obtained an M.Com, PG Diploma in Business Administration (Finance) and Certified Treasury Manager (Forex & Risk Management). He has been associated with various schemes of quant mutual fund since 2005. Sanjeev specializes in analysis of credit risk and is responsible for monitoring and assessing investment opportunities across asset classes. He has a deep understanding of macroeconomic policies and its impact on the credit markets. Over the years, Sanjeev has built formidable relationships with key treasurers in the industry. In his spare time, Sanjeev enjoys reading, listening to music and traveling.

**Vasav Sahgal, CFA | Money Manager**

Vasav is one of the youngest and most dynamic top rated Money Manager in the Mutual fund Industry. After clearing 3 levels of the CFA program, he started his journey with the quant Group as an investment analyst for equity as well as fixed income instruments. On a day to day basis, he is primarily responsible for equity asset allocation and credit research. Vasav is passionate about developing models using coding and has been deploying advanced data analytics in python for improved valuation analytics. Given his role, Vasav is the embodiment of our strategy – Adaptive Asset Allocation. In his spare time, Vasav enjoys drumming and reading financial literature extensively.

Investment Objective	The primary investment objective of the scheme is to generate consistent returns by investing in equity and equity related instruments of banking and financial services. However, there is no assurance that the investment objective of the Scheme will be achieved.
Benchmark Index	Nifty Financial Services TRI
Investment Category	An open ended equity scheme investing in banking and financial services related sectors
Plans Available	quant BFSI Fund – Growth Option – Direct & Regular quant BFSI Fund – Income Distribution cum Capital Withdrawal Option (Payout & Re-investment facility)– Direct & Regular
Entry Load	Nil
Exit Load	1% for 15 days
Fund Managers	Mr. Sandeep Tandon Mr. Ankit Pande Mr. Sanjeev Sharma Mr. Vasav Sahgal
Minimum Application	Purchase: Rs.5,000/- plus in multiple of Re.1 thereafter
Additional Investment	Additional Purchase: Rs. 1,000/- and in multiples of Rs. 1/- thereafter Repurchase: Rs. 1,000/-
Systematic Investment Plan (SIP)	Rs. 1000/- and multiple of Re. 1/-
Bank Details	Account Name: QUANT BFSI FUND Account Number: 57500001213892 IFSC Code: HDFC0000060, Branch: HDFC, Fort, Mumbai 400001

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Capital appreciation over long term • To generate consistent returns by investing in equity and equity related instruments of banking and financial services <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Scheme Riskometer</p> <p>Investors understand that their principal will be at moderately high risk.</p>	<p>Benchmark Riskometer</p> <p>Investors understand that their principal will be at moderately high risk.</p>

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Banking, Financial Services and Insurance

quant Money Managers Limited

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