

FAQs on Invest Online for QUANTUM MUTUAL FUND

1. What can I do in the Invest Online section?
2. Which Browsers can I use to view the Invest Online section?
3. What are the features available?
4. Is there any charge for opening an online account?
5. Are there any documents/agreement to be executed by me to transact Online?
6. If there are no documents taken from me then how will the AMC verify my details?
7. You are not taking my signature or anything on paper, is this legally valid?
8. Why should I go online? Is it safe to transact online?
9. Who can transact online? Are there any restrictions on who can invest?
10. I am the Karta of an HUF, why can't I invest in Quantum funds via your website?
11. I am an existing Quantum offline investor, how do I invest online?
12. How do I transact online? I want to invest for the first time with Quantum Mutual Fund.
13. How much time do I have on every page to fill in my details?
14. How to transfer the funds while making the purchase?
15. What are the different modes through which I can make an online purchase?
16. What is net banking? How do I make payments for purchases through net banking?
17. Through which banks can I purchase units in your Fund?
18. What is RTGS/NEFT? How can I avail of the RTGS/NEFT facility while investing with Quantum?
19. Which are the Quantum collection bank account details to initiate an NEFT/RTGS transfer?
20. Through which banks can I complete my RTGS/NEFT formalities?
21. How do I make payments for purchases through Debit/Credit card?
22. Is there any limitation of banks through which I can make purchase through VISA debit card?
23. What are the other modes of payment?
24. What is a Prepaid Card? How do I make payments for purchases through prepaid card?
25. What can I do to get a Prepaid Card? How can I top up my prepaid card?

26. Is there any restriction in amount for purchase through i-cash card?
27. What is the option 'Save for Later'? How does this option work?
28. What is the NAV applicable for my transaction?

29. Why does it take T + 2 days for transfer of funds from my bank account to Quantum Account?
30. When will the units be allotted/redeemed/switched in case of transactions done on a Non - Business day through online facility?
31. What happens if I do a purchase transaction after the cut-off time? What happens when I start a transaction before cut-off time but the same is confirmed after the relevant cut-off time?
32. What kind of acknowledgement will I get while making a purchase through online facility?
33. Can I transact online as well as submit a physical transaction directly with your Collection centres /branches in the same folio?
34. Is there any limit on the amount of purchase that I can do?
35. Is it mandatory that I should make the purchase through my account only?
36. Will my bank charge for the online transactions that I do through different online purchase modes?
37. How will I receive the redemption proceeds?
38. Can I invest from a different Bank A/C other than the Bank A/C's registered with the fund for redemption?
39. Can I change my bank mandate online?
40. What is the Default Bank in my folio? Can I change my default bank details online?
41. Can I cancel the purchase once the amount is debited from my account or after the transaction is submitted and the same is informed to Quantum Mutual fund within the stipulated cut off time of the same business day?
42. Can I make multiple redemptions/switches in same/different folios at the same time?
43. How will the signature be verified if I need to redeem/switch/give a request to change my

mobile no or any such transaction through offline process?

44. What happens if the bank balance is not sufficient for the investment amount?
45. What happens in case of system/internet dis-connectivity while making transaction online?
46. I tried an online transaction but received an error at the Bank Payment or Card Payment Gateway. What do I have to do next?
47. What is a User Id? Why do I need a User Id when I have a PIN for my folio?
48. I have completed my first purchase online. What are the steps I need to follow to use the other features of online facility?
49. What is a "PIN"?
50. How do I Obtain a PIN and to whom will it be sent?
51. Why do I need the PIN?
52. What must I do after getting the PIN or how do I map my folio?
53. Can I have a single PIN for all my different folios?
54. What happens if transaction PIN or password is locked?
55. What if I forget my password?
56. What happens if one forgets transaction PIN?
57. Can non-individual investors get a PIN, login and transact?
58. When will I receive the Account Statement and PIN?
59. I am receiving the PIN and other emails after quite a delay, why is that?

1. What can I do in the Invest Online section?

The Invest Online Section allows Investors to invest in schemes offered by Quantum Mutual Fund online without any paperwork.

Through www.QuantumMF.com investors can place a request for Purchase, Redemption, Switch, SIP registration/cancellation, STP registration/cancellation and SWP registration/cancellation. Investors can also view their account details, transaction details, asset class wise summary of their investments, estimated capital gains and exit load calculations, change their Email Id and mobile number and view/download their Statement of Account(s) Online etc. Our invest online section allows various commercial and non-commercial transaction facilities to our investors for investors ease

2. Which Browsers can I use to view the Invest Online section?

The Invest Online section is best viewed in Internet Explorer 7, Mozilla 3.6, Chrome 8 or equivalent browsers. The ideal screen resolution should be 1024 x 768. We advise you not to use beta versions of the browsers mentioned above.

3. What are the features available?

The Invest Online section allows financial and non- financial transactions.

Financial transactions:

- New Purchase
- Additional Purchase
- Redemption
- Switch
- Online SIP Registration/Cancellation
- Online STP Registration/cancellation
- Online SWP Registration/cancellation

Non-Financial transaction:

- Map a folio
- Remove a Folio
- Change password
- Change PIN
- Obtain PIN
- Unlock PIN

- Edit Personal Details (Change Email Id / Mobile Number / Residential No / Office / Fax No)
- Generate Account Statements
- Multi Bank Account Details Updating
- Default Bank Updating
- Aadhaar Details updating
- FATCA Details submission

4. Is there any charge for opening an online account?

No. This service is absolutely free.

5. Are there any documents/agreement to be executed by the investor to transact Online?

There is neither a need for any physical agreement to be executed, nor any documents to be submitted before or after investing. However, the investor has to read and accept the Terms and Conditions, Disclaimer(s) while investing. The investor is also required to read the Scheme Information Document/Statement of Additional Information before investing.

6. If there are no documents taken from me then how will the AMC verify my details?

The AMC will verify your details in the backend but will not ask you for any paperwork. We will access your details available with KYC REGISTRATION AGENCY(S) (KRA) (including your specimen signature). This is as per the authority granted by you to KRA to share the details while completing the KYC procedure.

7. You are not taking my signature or anything on paper, is this legally valid?

We assure you that any process we undertake is as per the strict adherence of the law. Under the Information Technology Act of 2000, any authentication of an electronic record by a subscriber by means of the electronic technique is an electronic signature. Therefore, any click made by the person or any action undertaken by the person online which is under the control of the person (who is the signatory) and can be recorded is an electronic signature. Electronic records are now admissible under the Indian Evidence Act of 1872.

8. Why should I go online? Is it safe to transact online?

Quantum Mutual Fund website uses SSL technology to ensure that the information transmitted across the internet is safe and secure. Secure Sockets Layer (SSL) is a common and the most effective protocol for sending confidential information securely over the Internet. SSL works by using a private, mathematical key to encrypt (or scramble) data that's transferred between your Web browser and the website you are visiting. This Digital Security certificate has one 256-bit encryption level and is obtained from Verisign (Safescript), an organization that is considered pioneers in such technology. [Click here](#) to refer to our security FAQ.

We also wish to bring to your kind notice that Quantum Asset Management Company Private Limited is also an ISO 27001 certified company and has implemented the ISO/IEC 27001:2005 standard which is designed to ensure the selection of adequate and proportionate security controls that protect information assets thus giving confidence to investors.

9. Who can transact online? Are there any restrictions on who can invest?

Only the below mentioned categories of investors can invest in Quantum Mutual Fund through the online module:

- Adult Resident Indian Individuals, either single or jointly (not exceeding three)
- Non - Resident Indians and persons of Indian origin residing abroad, on a non-repatriable/full repatriation basis. Excluding investors residing in the US, Canada and non-compliant FATF Countries.
- Parents / Lawful guardians on behalf of Minors

Note : Only investors who are KYC compliant as per latest KYC norms can invest through the Invest Online Module.

Incase you are not KYC compliant: In such cases, you can complete your online investment with the use of your Aadhaar details. Post completion of your online investment, currently our CustomerCare team will contact you to complete your E-IPV.

You may visit the FAQ section on our website www.QuantumMF.com to know more on E-KYC & E-IPV.

10. I am the Karta of an HUF, why can't I Invest in Quantum funds via your website?

Generally an HUF is not a separate legal entity for the purpose of Law and is created for tax purposes under the Income Tax Act by way of a Deed/Declaration wherein the Coparceners

who agree to share assets and net income therein on an agreed proportion, authorizes the Karta to make investments on behalf of the HUF.

There is no express binding in writing, but indirectly by way of action, the Karta binds the Coparceners through his actions into the profits or otherwise of the investments/ financial actions of the HUF. The Karta is not an agent of the HUF within the meaning of the Indian Contract Act but his position is like more of a Trustee of the HUF. The action of Karta will be binding on the HUF and its members unless it is proved otherwise. In the normal course of activity as is observed from the HUF Deed /Declaration made, there is no express authority in favor of the Karta to undertake any activity which places the HUF into risk or exposes the HUF to unlimited liability which thus also exposes the Coparceners to such risk or liability.

In case of a specific online investment arrangement, there is a requirement for the investor to execute and accept the Online Terms & Conditions which inter alia results in execution of an indemnity in favor of the AMC. Generally in the HUF Deed/Declaration there is neither any specific authority given to the Karta to invest online on behalf of HUF nor is any authority granted to Karta to execute any indemnity and bind all the Coparceners. If the Karta is believed, at a future date, of not acting in the interest of the HUF and any dispute arises in future between the Karta and HUF members with respect to investments in the Mutual Fund then the interest of Mutual Fund will not be protected since the HUF Deed/Declaration does not expressly authorize the Karta to execute any indemnity nor do the Coparceners execute any indemnity in favor of the AMC. Therefore, in the absence of any proper documentation/granting of authority to the Karta for online investments etc., we do not allow Karta to invest in Mutual Fund on behalf of HUF in our online section.

11. I am an existing Quantum offline investor, how do I invest online?

Before you begin your online journey, there is a three step process you need to complete:

- You need to register with us by creating your user id and password. Click on the "Register" button after clicking the "Invest Online" section of www.quantumamc.com. Please note: Email id while creating a User Id should be the same as the registered Email Id in the folio.
- After registration, you need to generate an Online PIN. You need this PIN when you wish to Switch or Redeem your funds. Please refer to the flowchart in the question 'How do I Obtain PIN'
- Map your Offline Folio(s) to the User Id so created. Please refer to the flowchart in the question 'How do I map my folio'

Once you have mapped your folio, you are now free to transact on the Invest Online Section.

12. How do I transact online? I want to invest for the first time with Quantum Mutual Fund.

Below given are step by step guide for you as you take your first step towards investing in India's first and only Direct to Investor Mutual Fund.

1. Visit www.QuantumAMC.com
2. Click on 'Invest Online'
3. Enter your PAN card number. (Incase of first time investor, you will get a pop up asking to confirm that you are a first time investor. Incase you are an existing investor, you will have to click on 'Create New Folio' tab.)
4. Select Scheme
5. Fill your name, email id and mobile number and click on 'Send OTP'. An OTP will be sent on your email id and mobile number. Enter the OTP
6. Fill other fields of application form including the user id and password
7. Select the mode of payment (Net Banking/NEFT/RTGS/Debit Card/Mastero Card, etc.) and enter your bank details and click on submit
8. Click on 'Confirm'. You will be directed to your bank site. Make the payment
9. Purchase Confirmation mail.

13. How much time do I have on every page to fill in my details?

For security reasons there is a stipulated time limit on every page. Rest assured anyone with moderate typing speed can fill up the form in the stipulated time. However if there is a large break while filling up a form then your account will be logged out due to session time out and all the details will have to be entered once again.

14. How to transfer the funds while making the purchase?

While making the purchase, upon confirming the scheme, and amount details, the page will be redirected to the selected bank's website. If you have Net Banking facility with the selected bank, you can transfer the funds as per the Net Banking procedure of the bank.

15. What are the different modes through which I can make an online purchase?

You can place a purchase request through the below payment modes:

- Net Banking
- RTGS/NEFT Fund Transfer
- Debit Card (VISA card, Master Card, Maestro, Rupay Card)
- Prepaid Card (I-Cash Card)

- IMPS

Note: The list of debit cards/prepaid cards and/or banks may be modified/updated/changed/removed at any time in future at the discretion of the Mutual Fund without assigning any reasons or prior notice.

16. What is net banking? How do I make payments for purchases through net banking?

You can purchase units of Quantum Mutual Fund through Electronic fund transfer arrangements made with select banks; the list is available on our website - www.quantumamc.com. You need to have a net-banking facility with any one of these banks (please refer Question 17 for list of banks available to transact online) for transferring funds to effect a purchase transaction.

17. Through which banks can I purchase units in your Fund?

We have tie-ups with several banks and will keep on adding many more banks. Please find below the current list of activated banks. However you need to have Net Banking facility for your bank account with any of these following banks:

The list of the banks available for online purchases may be modified at any time without any prior notice at the discretion of Fund House.

Internet Banking List

Allahabad Bank	Janata Sahakari Bank
Andhra Bank	Karnataka Bank Ltd
Andhra Bank Corporate	Karur Vysya Bank
Axis Bank	Kotak Bank
Bandhan Bank	Lakshmi Vilas Bank Corporate
Bank of Bahrain and Kuwait	Lakshmi Vilas Bank Retail
Bank of Baroda - Corporate Banking	NKGSB Bank
Bank of Baroda - Retail Banking	Oriental Bank of Commerce
Bank of India	Punjab & Maharashtra Cooperative Bank
Bank of Maharashtra	Punjab & Sind Bank
Bhartiya Mahila Bank	Punjab National Bank - Corporate Banking
Canara Bank	Punjab National Bank - Retail Banking
Catholic Syrian Bank	Ratnakar Bank
Central Bank of India	Saraswat Bank

City Union Bank	Shamrao Vitthal Co-operative Bank
Corporation Bank	South Indian Bank
Cosmos Bank	Standard Chartered Bank NetBanking
DCB Corporate Netbanking	State Bank of Hyderabad
Dena Bank	State Bank of India
Deutsche Bank	State Bank of Patiala
Development Credit Bank	Syndicate Bank
Dhanlakshmi Bank	Tamil Nadu State Co-operative Bank
DIGI Bank	Tamilnad Mercantile Bank Ltd.
Federal Bank	The Kalupur Commercial Cooperative Bank Limited
HDFC Bank	TJSB
ICICI Bank	UCO Bank
IDFC Bank Netbanking	Union Bank of India
Indian Bank	United Bank of India
IDBI Bank	Vijaya Bank
Indian Overseas Bank	Yes Bank Ltd
IndusInd Bank	
Jammu & Kashmir Bank	

IMPS Bank List:

Bank Name	Mode of Payment
Allahabad Bank	Mobile/Internet/Branch
Andhra Bank	Mobile/ ATM/Branch/Internet
Axis Bank	Mobile/Internet
Bank of Baroda	Mobile/Internet/Branch
Bank of India	Mobile/Internet/Branch
Bank of Maharashtra	Mobile/Internet
Canara Bank	Mobile/ATM/Internet
Catholic Syrian Bank	Mobile/Internet
Central Bank of India	Mobile/Internet/Branch
Citibank	Mobile/ATM/Internet
Corporation Bank	Mobile/Internet/Branch
DCB	Mobile/Internet/Branch
Federal Bank	Mobile/ Internet

HDFC Bank	Mobile/ Internet
HSBC	Mobile/Internet
ICICI Bank	Mobile/Internet
IDBI Bank	Mobile/Internet
Indian Bank	Mobile/ Internet
Indian Overseas Bank	Mobile/ Internet
Indusind Bank	Mobile/ATM/Internet/Branch
Karnataka Bank	Mobile/Branch/Internet
Karur Vysya Bank	Mobile/ Internet
Kotak Mahindra Bank	Mobile/ Internet/ATM
Oriental Bank of Commerce	Mobile/Internet/Branch/ATM
Punjab National Bank	Mobile/ATM/Internet/Branch
South Indian Bank	Mobile/Internet
State Bank of Hyderabad	Mobile/ Internet
State Bank of India	Mobile/Internet
State Bank of Patiala	Mobile/ Internet
Syndicate Bank	Mobile/ Internet/ Branch
UCO Bank	Mobile/Internet
Union Bank Of India	Mobile/ATM/Internet/Branch
United Bank Of India	Mobile/ Internet/Branch
Vijaya Bank	Mobile/ Internet/Branch
Yes Bank Ltd	Mobile/ Internet
Bharatiya Mahila Bank	Mobile/ Internet
Bandhan Bank	Internet/Branch

18. What is RTGS / NEFT? How can I avail of the RTGS/NEFT facility while investing with Quantum?

RTGS (Real Time Gross Settlement) or NEFT (National Electronic Funds Transfer) are modes of payment where one can electronically transfer money from one's bank A/C to any other entity to whom any payment has to be made.

RTGS or Real Time Gross Settlement is used mainly if the transaction is more than Rupees 2 Lac. NEFT facility can be availed for any amount.

You need to first complete the RTGS/NEFT formalities with your bank before you visit www.QuantumMF.com

While effecting the RTGS/NEFT payment through your net banking option, please do mention the folio number and Quantum Mutual Fund (scheme name) in the remarks for identifying your funds in our account.

Please note your RTGS/NEFT reference number as this is very important and you will be asked to enter the same while submitting your transaction online through RTGS/NEFT mode. Please note that the RTGS/NEFT reference number is generated only once the fund transfer formalities have been completed by you through your bank.

Once you enter the RTGS/NEFT reference number, you need to enter your Bank details in the purchase section. You may then continue to complete your transaction on www.QuantumMF.com.

19. Which are the Quantum collection bank account details to initiate an NEFT/RTGS transfer?

Please note the Quantum Mutual Fund collection Bank A/C details in whose favor the RTGS/NEFT needs to be made.

Bank Name : HDFC Bank Ltd
Bank Account Type : Current Account
Account Number : 00602090002325
Account Name : Quantum MF EPI A/C
Branch Add : Fort, Manekji Wadia BLDG
IFSC Code : HDFC0000060

BANK NAME : AXIS BANK LTD
Bank A/c Type : Current A/c
Account Number : 233010200008204
Account Name : QUANTUM MUTUAL FUND COLLECTION A/C
Branch Address : Nariman Point
IFSC Code : UTIB0000173

BANK NAME : YES BANK
Bank A/c Type : Current A/c
Account Number : 000485700000293
Account Name : QUANTUM MUTUAL FUND COLLECTION A/C

Branch Address : Mittal Chamber, Nariman Point
IFSC Code : YESB0000004

BANK NAME : STATE BANK OF INDIA
Bank A/c Type : Current A/c
Account Number : 34175547847
Account Name : Quantum Mutual Fund
Branch Address : Dalamal House, Nariman Point, Mumbai
IFSC Code : SBIN0006945

Bank Name : Kotak Mahindra Bank
Bank A/c Type : Current A/c
Account Number : 3511536785
Account Name : QUANTUM MUTUAL FUND
Branch Address : Kismet Building, Wodehouse Road, Colaba, Mumbai
IFSC Code : KKBK0000648

Bank Name : ICICI BANK LTD
Bank A/c Type : Current A/c
Account Number : 000405033543
Account Name : QUANTUM MF COLLECTION A/C
Branch Address : Free Press Marg, Nariman Point
IFSC Code : ICIC0000004

Bank Name : IDBI BANK LTD
Bank A/c Type : Current A/c
Account Number : 004102000028158
Account Name : QUANTUM MF COLLECTION A/C
Branch Address : Mittal Court Nariman Point
IFSC Code : IBKL0000004

20. Through which banks can I complete my RTGS/NEFT formalities?

All Banks have the facility of performing an RTGS/NEFT transaction on your behalf, provided you have an account with the Bank. All nationalized and private banks extend this facility to their customers.

21. How do I make payments for purchases through Debit/Credit card?

Currently purchase through credit card is not activated for mutual fund transactions. However, you can use Debit cards to make purchase/additional purchase transaction

online.

You can invest online using your debit card if you have any of the following debit cards and also have an internet password for your debit card:

Visa verified Debit Card: If you have a “Visa” debit card issued by your bank.

Please note that your debit card should be “Verified by Visa”. To get your debit card “Verified by Visa” visit your bank’s website.

22. Is there any limitation of banks through which I can make purchase through VISA debit card?

Please note that you can make a purchase transaction only through the below list of Visa Debit Card Banks:

Allahabad Bank	Indusind Bank
Andhra Bank	Karnataka Bank Ltd
Axis Bank	Karur Vysya Bank
Bank of Baroda	Kerala Gramin Bank
Bank of Maharashtra	Kotak Bank
Barclays Bank Plc	Lakshmi Vilas Bank
Bhartiya Mahila bank	New India Cooperative Bank Ltd
Bharat Co-Operative Bank	Oriental Bank of Commerce
Bank of India	Pragathikrishna Bank
Central bank of India	Punjab and Maharashtra Co-Operative Bank Ltd
City Union Bank	Punjab National Bank
Canara Bank	Rajasthan State Co-operative Bank
Corporation Bank	Ratnakar Bank
Cosmos Bank	Saraswat Bank
DBS Bank	Shamrao Vithal Co-op Bank
Dena Bank	South Indian Bank
Deutsche Bank AG	Standard Chartered Bank
Dhanlaxmi Bank	State Bank of India
DCB Bank	Syndicate Bank
Federal Bank	Tamilnad Mercantile Bank
GE Money Financial Services	TJSB Sahakari Bank
HSBC Bank	UCO Bank

IDBI Bank Ltd	Union Bank of India
ICICI Bank	United Bank of India
HDFC Bank	Vijaya Bank
Indian Overseas Bank Debit card	YES Bank

23. What are the other modes of payment?

The other modes of payment are Master Debit Card, Maestro Debit Card and Rupay Debit Card. The list of banks empanelled for transactions through this mode are:

Master Debit Card	
Axis Bank	IDBI Bank
Bank of Maharashtra	Indian Bank
Bank of India	Tamilnadu Merchantile Bank
Central Bank of India	Punjab National Bank
CITI Bank	Rajastan State Co-operative Bank
Canara Bank	State Bank of India
Corporation Bank	Standard Chartered Bank
Federal Bank	Syndicate Bank
HDFC Bank	Union Bank of India
ICICI Bank	Yes Bank

RuPay Debit Cards
Bank of Baroda
Bank of India
Union Bank of India
State Bank of India
Cosmos Bank
IDBI BANK
Canara Bank

Indian Overseas Bank
Shivalik Bank

Maestro Debit Cards
CITI Bank
State Bank of India

24. What is a Prepaid Card? How do I make payments for purchases through prepaid card?

A prepaid card looks just like any normal credit or debit card, with a card number, signature strip and company branding. But prepaid cards are unlike credit cards, which provide you with a line of credit. They are also very different from debit cards that are linked to a bank account with an overdraft facility. This is because you can't borrow money with a prepaid card - you can only spend the money you have loaded onto it. The maximum amount that can be loaded into your prepaid card is up to Rs. 50,000/- per day and this is as per RBI limits. Please refer RBI circular number - RBI/2011-12/144, DPSS.CO.PD.No. 225 /02.14.006/ 2011-12. Kindly [click here](#) to know more on the RBI circular on the amount limits.

When you use a prepaid card, the price of your purchase is deducted from the amount loaded onto your card. It works just like a prepaid mobile card wherein you have to recharge it as per the balance amount decreases.

You can use a prepaid card online in the same way that you would use a debit card.

Internet Transactions - Procedure:

- ❑ Go to Transaction > Purchase
- ❑ Select the transact option given beside the scheme name you wish to make purchase in
- ❑ Click the option 'Prepaid Card'
- ❑ Select card type as 'I-Cash' and purchase amount
- ❑ Confirm the purchase option in next page
- ❑ Input the card details at the time of your Internet purchase

When you use a prepaid card, the money is immediately taken from the amount loaded onto the card - not from a line of credit or a bank account. As long as you have enough

balance available, you can continue to use your prepaid card to make the purchase.

Note: Currently we have empanelled with only I-Cash card for purchase through prepaid card.

25. What can I do to get a prepaid card? How can I top up my prepaid card?

I-Cash cards are available through participating retailers. Once you have been given or sent your prepaid card, you will need to activate the card by following the instructions from your card provider.

Note: Prepaid cards are not available at Quantum Office Address or Karvy collection centers.

Kindly visit the I-Cash website for more details.

When the amount remaining on your card is low or at zero, you may be able to reload (or 'top up') your card from any store (dealing with sale of I-Cash card).

26. Is there any restriction in amount for purchase through i-cash card?

Yes. As per SEBI guidelines MFs/ AMCs need to ensure that total subscription through e-wallets for an investor is restricted to INR 50,000/- per MF per financial year.

[Click Here](#) to read the circular.

27. What is the option 'Save for Later'? How does this option work?

Quantum Mutual Fund has introduced a new feature called 'Save for Later' for online investment. This facility is available only for first time investors wherein you can save the online purchase application form filled by you and complete the same at your convenience on a later date.

The process for how this option works is as below:

- You need to visit the website www.QuantumMF.com and click on the 'Invest Online' section.
- Enter your PAN card number. (Incase of first time investor, you will get a pop up asking to

confirm that you are a first time investor. In case you are an existing investor, you will have to click on 'Creat New Folio' tab.

- Kindly select the option 'Enter' besides the scheme name in which you wish to invest. Fill the first page i.e. the page for 'New Investor Details' and click on submit
- You will then receive the Terms & Conditions page. You need to tick the check box provided at the end of the page and click on the option 'I Accept'.
- On the next page, you need to then fill the other personal and bank details asked in the form.
- You can then select the option of 'Save for Later'.
- A link for accessing your details to proceed further with investment will be sent on your Email Id.
- You need to click the link and complete the transaction within 7 calendar days from the registration / link received date.
- In case you have successfully completed the transaction subsequent to receipt of this "Save for Later link", then the link forwarded to your registered email id will be de-activated.

28. What is the NAV applicable for my transaction?

Please note that our server time at the instance of confirmation of the transaction will be considered as the final time to determine transaction time, cut-off time and consequent applicable NAV.

The number of units allotted or redeemed will be calculated based on the cut-off time and Applicable NAV as per SEBI guidelines. The time you transact will be the time at which the request is logged in and the same will reflect in the transaction confirmation page once the online transaction form has been filled and submitted online. For your convenience, the date and transaction time is displayed in Real Time on your transacting screen.

All transactions performed after the cut-off time will be deemed to have been performed on the next Business Day and processed accordingly.

NAV applicability in case of Non-Liquid Schemes -

Purchase / Switch-In for Less Than Rs. 2 Lakhs - For non-liquid schemes the cut-off time for same day NAV is 3.00 pm for purchase transactions submitted online. All transactions submitted online before 3.00 pm will be eligible for same day's NAV (except Saturday, Sunday and Holidays).

Purchase transactions submitted online after 3.00 pm on business days or on Saturday, Sunday and Holidays will be eligible for the applicable NAV of the next business day.

Purchase / Switch-In for More Than Rs. 2 Lakhs - With respect to the purchase of units of mutual fund schemes (other than liquid schemes), the closing NAV of the day on which the funds are available for utilization shall be applicable for application amount equal to or more than Rs. 2 lakh, irrespective of the time of receipt of such application.

NAV applicability in case of Liquid Scheme –

Where the application is received up to 2.00 p.m. on a day 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.

In case of Quantum Liquid Fund the applicable NAV for allotment will be based on submission of purchase transaction online before cut-off time of 2.00 pm and availability of funds for utilization before cut-off time. Units will be allotted upon receipt of funds only i.e. approximately T+2 business days, where T is the date of transaction and hence the applicable NAV will be determined accordingly.

As regards all commercial transactions, the time after successful payment and transaction being confirmed before applicable cut-off time will be considered as final and there cannot be any changes there-of. Hence you are requested to be very careful in the selection of schemes/option/amount etc. before submitting the transactions online.

29. Why does it take T + 2 days for transfer of funds from my bank account to Quantum Account?

Kindly note that in case of online transactions through our online portal, the movement of funds from your bank account to the Scheme's bank account happens via the Intermediary/Aggregator service provider through a Nodal (shadow) bank account and post reconciliation of fund. The process of movement of funds from the investor's bank account into the Scheme's Bank account in case of online transaction is governed by Reserve Bank of India (RBI) vide their circular Ref. RBI/2009-10/231 DPSS.CO.PD.No.1102/02.14.08/2009-10 dated 24th November, 2009. Please [click here](#) to know more on the RBI circular.

The process followed by the aggregator and the time lines within which the Funds are credited into the Scheme's bank account is within the time lines provided by RBI which is T+3 settlement cycle / business days, where T is the date of Transaction / day of intimation regarding completion of transaction.

The nodal bank account as stated above is an internal account of the bank and such accounts are not maintained or operated by the intermediary/aggregator or by the Mutual Fund. All funds held in the accounts are in the nature of outside liability of the bank and the balances held in the accounts shall be reckoned for the purpose of computation of Net Demand and Time Liabilities of the Bank. Such accounts are subject to concurrent audits and a certificate is also submitted to RBI regarding adherence of stated directions.

We would like to confirm that while the movement of Funds from your Bank account may have happened on T day, however post reconciliation and as per statutory norms in case of Liquid schemes the allotment can happen only on availability of Funds for utilization for investments and accordingly the transaction will process as per the applicable NAV based on availability of funds for utilization.

30. When will the units be allotted/redeemed/switched in case of transactions done on a Non-Business day through online facility?

Non Liquid Schemes: Transactions submitted on a non-business day will be considered and carried forward to next business day and will be processed accordingly.

Liquid Schemes: Redemption/switch out done on a business day followed by a business day, the NAV of Same Business Day is applicable.

Liquid Schemes: Redemption / switch out done on a business day followed by a non-business day, the NAV of the day prior to the next Business Day is applicable.

31. What happens if I do a purchase transaction after the cut-off time? What happens when I start a transaction before cut-off time but the same is confirmed after the relevant cut-off time?

For online transactions, server time at the instance of confirmation of the transaction is being considered as the final time to determine transaction time, cut-off time and consequent applicable NAV.

As regards purchases, the time after successful online payment confirmation and transaction being confirmed within cut-off time will be considered as final time for the transaction.

32. What kind of acknowledgement will I get while making a purchase through online facility?

Upon successful payment, a confirmation page will be displayed containing transaction

details and the relevant reference number. Further, an email confirmation will be sent to the registered Email-Id.

33. Can I transact online as well as submit a physical transaction directly with your Collection centers/branches in the same folio?

Yes. In the same folio, you can transact online as well as submit a physical transaction at any of our official points of collections. However we request you to mention your existing folio number on the form / request.

Please refer to <http://www.quantumamc.com/downloads/pdfs/karvy.pdf> for addresses of our collection centers.

34. Is there any limit on the amount of purchase that I can do?

The amount of online purchase is dependent on any limits that your bank may have imposed on your Debit Card or Net Banking online transactions facility for financial services/mutual fund purchases. Hence, investors are advised to check with their banks regarding the limits.

35. Is it mandatory that I should make the purchase through my account only?

Yes, as per Anti Money Laundering Regulations, you are required to make payment from a Bank A/C wherein you are one of the account holders, failing which the investment would be rejected.

36. Will my bank charge for the online transactions that I do through the different online purchase mode?

Some banks or debit cards may charge in whatsoever manner for online transactions to their bank account holders, which will be borne by the account holder only and will not be borne by the AMC or the fund.

We also wish to bring to your notice that few of the banks have initiated with 'Third Party Validation'. Hence we request you to make sure that you have registered for the bank's Third Party Funds Transfer service (if your bank demands this facility) and that you have enabled Secure Access within Net Banking. Without these validations, you will not be able to transact online.

The banks have initiated these additional security measures for protecting your information during third party transfers and to protect your account from any sort of security breach. Kindly approach your bank to have more details on the same.

37. How will I receive the redemption proceeds?

After your redemption transaction has been successfully processed for the applicable NAV, the redemption proceeds will be paid out to the bank selected by you while placing your online redemption request.

The redemption amount will be electronically credited to your bank account registered with us in case the core banking account details and valid IFSC (Indian Financial System Code) of your registered bank are available with us for the above mentioned folio. You will receive the redemption amount in your Bank account on the third working day from the transaction day in case of redemption done in any of our Equity/FOF schemes and on the subsequent day from the transaction day in case of Liquid Funds.

In case there is any error in the data or if we have incomplete details for processing a direct credit of the redemption proceeds into your Bank A/C, the redemption proceeds will then be arranged by way of a Cheque.

38. Can I invest from a different Bank A/C other than the Bank A/C's registered with the fund for redemption?

No, you cannot invest from any account other than the Bank A/C's registered with us. Any such transaction will be rejected from our end.

As a first time investor, you can purchase from any of your bank accounts provided you are also an account holder in the Bank account, and Net Banking facility is enabled for the bank account and such bank is available in Quantum Mutual Fund Online. (Refer our earlier question for the list of banks available for net banking).

For the first time investor, the account which is used to make the purchase will be deemed to be the account into which the redemption proceeds will be credited. This is as per the Anti-Money Laundering Regulatory requirement.

However as an existing unit holder, you can purchase only from your registered bank account. Registered bank account is the bank through which you had invested as a first time investor or through the banks which you have registered through the Multiple Bank mandate registration request submitted to us wherein you are also the bank account holder.

39. Can I register new bank mandate online?

Yes you can. Multiple Bank Registration facility available online allows a unit holder to

register up to 4 additional bank accounts for his folio through his invest online login. This option is available under the tab Transactions > Multi Bank Account Details.

40. What is the Default Bank in my folio? Can I change my default bank details online?

A default bank is a Primary Bank which is registered in the folio. During Redemption / Dividend payouts, if any; investor has an option to select amongst a registered bank for the payout proceedings. But in case if there is no bank selected or there is a dividend is declared, it is processed into the default bank account.

Yes, you can change your default bank account using invest online option under “Default Bank Updating” facility. However you should have additional banks registered in the folio in order to replace the default bank details with the additional banks registered in your folio.

41. Can I cancel the purchase once the amount is debited from my account or after the transaction is submitted and the same is informed to Quantum Mutual Fund within the stipulated cut-off time of the same business day?

No. You cannot cancel the purchase once the amount is debited or cancel the redemption once the transaction is submitted by online facility. However the purchased units can be redeemed later as per the scheme terms and conditions.

42. Can I make multiple redemptions/switches in same/ different folios at the same time?

Yes. Investor can make multiple redemption/switches in the same/different folio(s) only if the balances are available. Inter folio transactions are not allowed.

43. How will the signature be verified if I need to redeem/switch/give a request to change my mobile no or any such transaction through offline process?

The Specimen signature will be sourced (as per your authority to KRA) from KRA, which is the central depository for all KYC related documents and information. This signature would be used to validate any requests received offline including redemption. The AMC reserves the right to ask for signature verification from the Registered/Default Bank through which the transactions have taken place or in which redemption/dividend proceeds are to be credited.

44. What happens if the bank balance is not sufficient for the investment amount?

Purchase transaction will be unsuccessful, hence confirmation will not be generated and the transaction will not get processed.

45. What happens in case of system/internet dis-connectivity while making transaction online?

Transaction will be unsuccessful, hence confirmation will not be generated and the transaction will not get processed.

46. I tried an online transaction but received an error at the Bank Payment or Card Payment Gateway. What do I have to do next?

If the payment through the Bank Payment or Card Payment Gateway for the purchase is successful then you will be redirected to our website - www.QuantumMF.com. In case your payment has failed or you are not redirected to www.QuantumMF.com it may mean that your transaction has not gone through completely due to any one of the following three reasons:

1. Your redirection to the Bank Payment or Card Payment Gateway would have failed or timed out. In such case you can avail the "Save for Later" facility wherein the first time investor can use this link for completing the transaction on a future date as per his/her convenience. This link is forwarded to the registered email id upon selection of this facility which will be valid for 7 calendar days.
In case you fail to complete the transaction within 7 calendar days, you will need to fill and submit the entire application form again.
2. The amount is Debited from your account but a transaction confirmation is not received which happens due to connectivity issues or due to some technical problems. This is an unsuccessful transaction. In such case we would request you to wait for 3-4 working days, for us to check with the bank and ascertain the credit of the amount in our account. We will then allot Units to you, once we receive confirmation from the bank.
3. The amount is debited from your account but the credit is not received by us. In such case we would request you to wait for 4-5 working days, your bank will then credit that amount back into your bank account.

47. What is a User Id? Why do I need a User Id when I have a PIN for my folio?

Invest Online provides you a one view facility to map and view all your folios together, for your convenience.

To avail this facility, you need to create a User Id for login. You can map/add all your folios to your User Id and have a consolidated portfolio view.

For a first time investor, the user id and password gets created while submitting the application online. In case of an offline investor, who wishes to convert his folio online, he needs to create his user id and password and map his offline folio to this user id. (Kindly refer to the question 'I am an existing Quantum offline investor, how do I invest online').

48. I have completed my first purchase online. What are the steps I need to follow to use the other features of online facility?

While making your first purchase online you would have created user id. Using the same user id you can log on to the website and use all the features mentioned in Question 3. However to use the features like Redemption, Switch, Online STP Registration/cancellation, Online SWP Registration/cancellation and Change email id/mobile number you need to obtain a PIN.

49. What is a "PIN"?

PIN stands for Personal Identification Number which unit holders can use to map the folio, switch and redeem, whenever the unit holders wish to transact online in future. A PIN is not needed in case of additional purchases into the fund.

An offline investor can convert his investment online and do all future transactions as mentioned above on the basis of PIN.

PIN is also required to map multiple folios to one common User Id for convenience in viewing all the folio details under a single User Id.

A separate PIN needs to be obtained for each folio held by the existing investor.

50. How do I obtain a PIN and to whom will it be sent?

In order to obtain a PIN, you need to log in to the Invest Online section of www.QuantumMF.com and click the 'Obtain PIN' option under the 'My Profile' tab to generate your PIN.

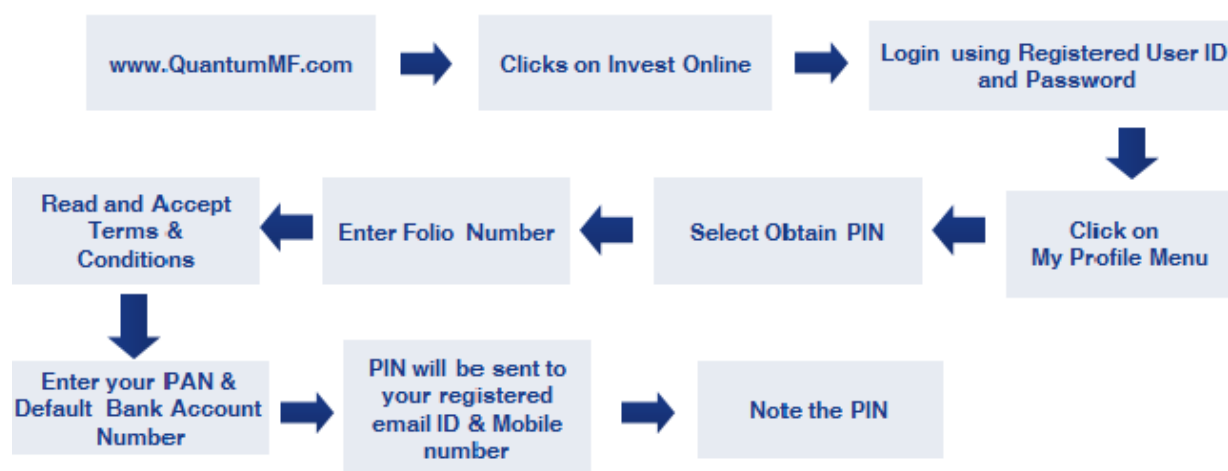
Here you will have to enter the Folio number, followed by the PAN No and the default Bank A/C number. Once the same is successfully entered then an encrypted PDF file will be sent to your registered email id. The password to open the document will be the first holder / guardian PAN (in capital). For example, if the PAN is ABCDE1000F, then the correct password

will be ABCDE1000F and not abcde1000f.

PAN Exempt Investor: Please enter the reference number provided by KRA (in capital) to open the attachment.

Please note that you will be able to obtain your PIN only if your PAN card/Folio is KYC verified.

The PIN is sent to the registered email address & mobile number of the first/primary holder of the folio. The flow chart below should be able to guide you on the process of obtaining a PIN.



51. Why do I need the PIN?

You need this PIN in order to map your folio and to do transactions such as Redemption, Switch, Online STP Registration/cancellation, Online SWP Registration/cancellation, Folio Mapping, Edit Personal Details and Multiple Bank Registration online through www.QuantumMF.com.

52. What must I do after getting the PIN or How do I map my folio?

Once you have obtained your PIN then you need to map your Folio to the User Id with the help of the PIN. Click the "Map a Folio" option under the "My Profile" tab. Enter the folio you wish to map followed by the PIN. Upon successful validation, the folio will be mapped instantly.

If you wish to remove any of the mapped folios, it can be removed using the same screen.

However, you cannot remove all the folios mapped to the User Id. Any one of the folio has to be retained.

In case you have multiple folios, then you can map those folios to your existing User Id, please note that you will need the PIN for every folio you wish to map.

53. Can I have a single PIN for all my different folios? Why are separate PINs issued?

No, one cannot have a single PIN for different folios. A PIN is issued at folio level only. For obtaining a single PIN across all your investments, you will need to first submit a physical folio consolidation request. Certain conditions apply for consolidation of folios. After all your folios have been consolidated into one, you can apply for a PIN for that consolidated folio.

Just like each bank account is treated differently, each folio is legally different even though the details may match. Hence you are issued separate PINs.

You can however map all your folios under one User Id by selecting map your folio under the section 'My Profile' option.

54. What happens if transaction PIN or User Id is locked?

Online account will be locked for security reasons if incorrect PIN or password is entered thrice.

Unlock PIN Process :

- Login with your User Id & Password
- Click on 'Unlock PIN' under the section 'My Profile'
- Complete the validation process
- A link to the registered email address will be sent for unlocking PIN/One Time Password (OTP) will be sent on the registered mobile number depending on your selection
- A new password will be sent to investor's Email ID / mobile number according to the option selected

Unlock User Id Process:

- Go to the Invest Online login page
- Click on 'Unlock User Id' option enabled below the Forgot Password and User Id option

- Complete the validation process
- A link to the registered email address will be sent for unlocking PIN/One Time Password (OTP) will be sent on the registered mobile number depending on your selection
- A new password will be sent to investor's Email ID/mobile number according to the option selected

55. What if I forget my password?

In case you have forgotten your password, you can reset the same.

To reset your password:

- Click on 'Forgot Password' option on the Login page and complete the verification steps. Post this you will receive a system generated password in your registered Email Id
- Login in with this new system generated password received
- Immediately system will prompt you to change the password

56. What happens if one forgets transaction PIN?

You can generate a new PIN instantly by following the steps mentioned in point 'How do I Obtain PIN'.

57. Can non-individual investors get a PIN, login and transact?

Non individual investors, like companies, trusts, societies, AOPs, HUF cannot generate PIN, cannot login and cannot transact online.

58. When will I receive the Account Statement and PIN?

The Account Statement will be generated after the receipt of all the Application Data and information from all Third Party sources/KYC Registration Agency(s) (KRA). You have to generate your PIN by logging on to www.QuantumMF.com. You need to be KYC verified to generate PIN online.

59. I am receiving the PIN and other emails after quite a delay, why is that?

The speed at which you receive emails is determined by the service provider and the server architecture in place. May we request you to add Customercare@QuantumAMC.Com to

your white list/safe sender list? Else, your mailbox filter or ISP (Internet Service Provider) may stop you from receiving mails with your e-mail account statement/resolution of your service request.