

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.

HDFC Bank Collection Account Details:

	Existing Investors	New Investors
Bank Name	HDFC Bank	HDFC Bank
Bank Account Type	Current A/c	Current A/c
Beneficiary Account Number (QUANTUM and Folio no./PAN no.)	QUANTUM1234567	QUANTUMABCDE1234F
Beneficiary Account Name	QUANTUM MUTUAL FUND	QUANTUM MUTUAL FUND
Branch Address	Sandoz Branch	Sandoz Branch
IFSC Code	HDFC0000240	HDFC0000240

Axis Bank Collection Account Details:

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

YES Bank Collection Account Details:

Bank Name	YES BANK
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Bank Account Type	Current A/c
Beneficiary Account Number	000485700000293
Beneficiary Account Name	QUANTUM MUTUAL FUND COLLECTION A/C
Branch Address	Mittal Chamber, Nariman Point
IFSC Code	YESB0000004

SBI Bank Collection Account Details:

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

Kotak Bank Collection Account Details:

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

ICICI Bank Collection Account Details:

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

IDBI Bank Collection Account Details:

Bank Name	IDBI BANK LTD
Bank Account Type	Current A/c
Beneficiary Account Number	004102000028158
Beneficiary 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:

Axis Bank	Karur Vysya Bank
Bank of Baroda	Kotak Bank
Barclays Bank Plc	New India Cooperative Bank Ltd
Bharat Co-Operative Bank	Punjab National Bank
Bank of India	Pujab and Maharashtra Co-Operative Bank Ltd
Central bank of India	Rajastan State Co-operative Bank
Canara Bank	Ratnakar Bank
City Union Bank	Saraswat Bank
Cosmos Bank	Shamrao Vithal Co-op Bank
DBS Bank	South Indian Bank
Deutsche Bank AG	State Bank of India
DCB Bank	Standard Chartered Bank
Dhanlaxmi Bank	Tamilnad Mercantile Bank
Federal Bank	TJSB Sahakari Bank
HSBC Bank	United Bank of India
HDFC Bank	Pragathikrishna Bank
ICICI Bank	Union Bank of India
IDBI Bank Ltd	UCO Bank
Indusind Bank	Vijaya Bank
Karnataka Bank Ltd	YES Bank

23. What are the other modes of payment?

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

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

Maestro Debit Cards
CITI Bank
State Bank of India

UPI Banks
HDFC UPI
ICICI UPI

24. 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 1.30 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 1.30 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.

25. 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.

26. 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.

27. 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.

28. 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 and SMS confirmation will be sent to the registered Email-Id and mobile number respectively.

29. When will I be able to view my investment details online?

Investment details would be available in online portal post the same is processed considering the applicable NAV. However, once you get the user ID and password you can initiate further investment.

Also it may be noted that currently we have data upto T-1 on our portal i.e, if you Login on April 01, 2018 then you will be able to view the details upto March 31, 2018.

30. 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.

31. 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.

32. 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.

33. 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.

34. 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.

35. 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.

36. 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.

37. 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.

38. 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.

39. 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.

40. 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.

41. 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.

42. 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.

43. 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.

44. 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 online investor, the user id would be the investor's email id/PAN and the password would be shared with the investor in the New Purchase Request Confirmation email post completion of the transaction. In case of an offline investor, who wishes to convert his folio online, he needs to map his offline folio to his user id. (Kindly refer to the question 'I am

an existing Quantum offline investor, how do I invest online').

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

You can log on to the website with your User Id/PAN and password/OTP and use all the features available post login

46. What is a "PIN"?

PIN stands for Personal Identification Number which unit holders can use to map/remove the folio, to add multiple bank accounts, to add nominee online, etc.

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.

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

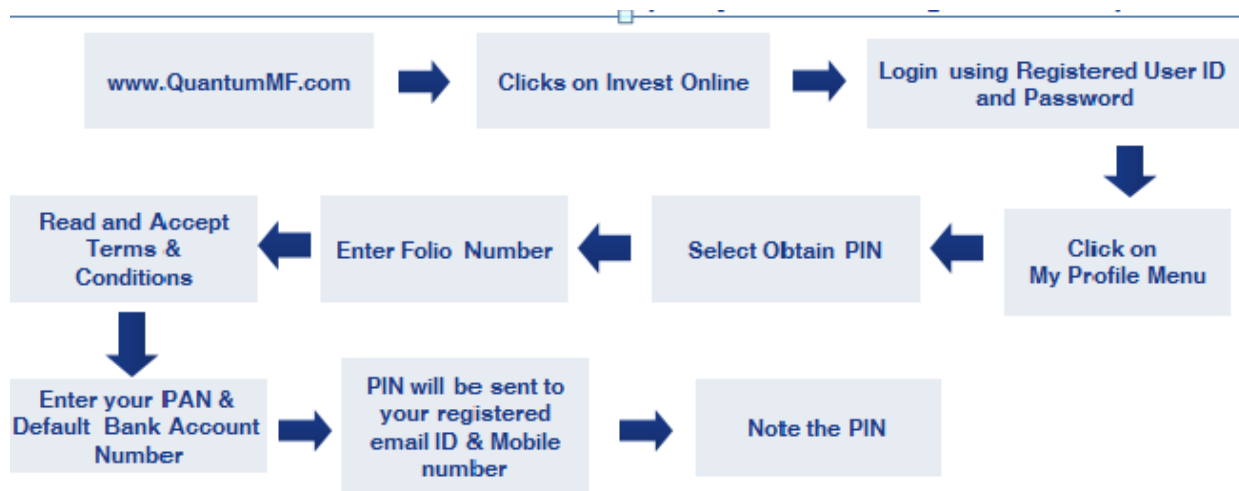
In order to obtain a PIN, you need to log in to the Invest Online section of www.QuantumMF.com and click the 'Obtain PIN' option under the 'My Profile' tab to generate your PIN.

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 and it will also get triggered to your registered mobile number. 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.



48. Why do I need the PIN?

You need this PIN in order to map your folio and to do transactions such as Folio Mapping, Multiple Bank Registration, Default Bank Updation, SMILE, Q-Mitra and Online Nomination, etc through www.QuantumMF.com.

49. 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.

50. 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.

51. 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/PAN & Password/OTP
- 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 PAN/ User Id option
- Complete the validation process
- A link to the registered email address will be sent for unlocking User id/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

52. What if I forget my password?

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

To reset your password:

- Enter your user id/PAN and click on 'Login using 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

53. 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'.

54. 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.

55. 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.

56. 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.

57. What is Unified Payments Interface? How can I invest through UPI?

Unified Payments Interface is an initiative by National Payments Corporation of India's (NPCI). It's a quick and easy way to send and receive money using a Virtual Payment Address (VPA)/ UPI ID without entering additional bank information.

Before initiating a transaction through UPI application you have to download an UPI mobile

application in any smart phone and do the necessary set up as required.

New Purchase	Additional Purchase
<ol style="list-style-type: none"> 1. Visit www.QuantumAMC.com 2. Click on 'Invest Online' 3. Click on 'Click Here' under the 'Create New Folio' tab 4. Enter your PAN, Email Id, mobile number, Date of Birth and click on 'Save & Continue' 5. Enter your personal details 6. Enter the Investment details: <ul style="list-style-type: none"> • Enter the Scheme Details, Investment Type, etc • Select the 'Pay by UPI' as the payment mode • Enter your Virtual Address/ UPI ID • Enter your Bank details and click on 'Save & Proceed' 7. Enter the OTP triggered on your email id and mobile number and click on 'Confirm Investment' 8. Visit your UPI mobile application and authorize the payment. 	<ol style="list-style-type: none"> 1. Visit www.QuantumAMC.com 2. Click on 'Invest Online' 3. Login with your User id/PAN and password/OTP 4. Select the scheme and enter the amount 5. Select the 'Pay by UPI' as the payment mode 6. Enter your Virtual Address/ UPI ID and click on 'Submit' 7. Visit your UPI mobile application and authorize the payment.

58. What is an Interbank Mobile Payment Service (IMPS)?

Interbank Mobile Payment Service (IMPS) is an instant interbank electronic fund transfer service through mobile phones. The IMPS facility allows customers to use mobile instruments as a channel for accessing their bank accounts and remitting funds from there.

59. What is the procedure for purchase of units through IMPS?

Procedure for doing an online transaction using IMPS facility –

- Initiate the payment for the transaction using the IMPS process through your Bank
- After completing the fund transfer through IMPS mode, the investor has to initiate an online new/additional purchase from our website and select IMPS as payment option and mention the IMPS reference number and IMPS date (Date when amount is transferred)
- After selecting the T&C Investors to submit the request to complete the IMPS transaction.

Following are the Quantum Mutual Fund Collection Bank Account details for an IMPS transfer.

	EXISTING INVESTOR	NEW INVESTOR
Bank Name	HDFC Bank	HDFC Bank
Bank A/c Type	Current A/C	Current A/C
Beneficiary Account Number (QUANTUM and Folio no./PAN no.)	QUANTUM1234567	QUANTUMABCDE1234F
Beneficiary Name	QUANTUM MUTUAL FUND	QUANTUM MUTUAL FUND
Branch Address	Sandoz Branch	Sandoz Branch
IFSC Code	HDFC0000240	HDFC0000240

60. What is two-step authentication?

It is a process wherein a person is required to do two types of authentication.

Two-step authentication provides an additional layer of security and makes it harder for attackers to gain access to a person's devices and online accounts, because knowing the victim's password alone is not enough to pass the authentication check. Two-step authentication has long been used to control access to sensitive systems and data, and online services are increasingly introducing 2FA to prevent their users' data from being accessed by hackers who have stolen a password database or used phishing campaigns to obtain users' passwords.

61. How to enable two-step authentication process?

To activate/ enable two way authentication please follow the below process

1. Post entering the user id on the login page, click on check-box 'Enable two step authentication'
2. Login using both types of authentication viz. login using Password and OTP
3. On the successful login, the said preference will be saved in the system at the folio level and every time investor has to be authenticated with both password and OTP. Till he/she request for deactivating the same.

62. How to disable two-step authentication process?

To disable two-step authentication please follow the below process.

1. Click on check-box 'Enable Two step authentication' on the login page to uncheck the check box
2. Login using both types of authentication viz. login using OTP and login using Password
3. On the successful login, the two- step authentication process will be deactivated.

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

We have given a provision for 'Save for Later' for online investment. This facility is currently 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. This option is available at the bottom of every step of New Purchase Transaction (*till you click on 'Save & Proceed' on the 'Investment Details' step*).

Steps:

1. Visit www.QuantumAMC.com
2. Click on 'Login/invest'
3. Click on 'Click Here' under the 'Create New Folio'
4. Enter your personal, investment details
5. Click on 'Save for Later' option when you want to complete your transaction later
6. The 'Save for Later' link will be auto triggered to your email id provided by you
7. Click on the link and complete your transaction.

Note: 1. The 'Save for Later' link is valid for 7 calendar days from the date of transaction initiated and the same will be deactivated once the transactions is completed or on completion of 7days.

2. Whenever investor uses the Save for Later link a new IH(In House Reference Number) would be generated and the latest time of new IH number generation would be considered for NAV applicability.