

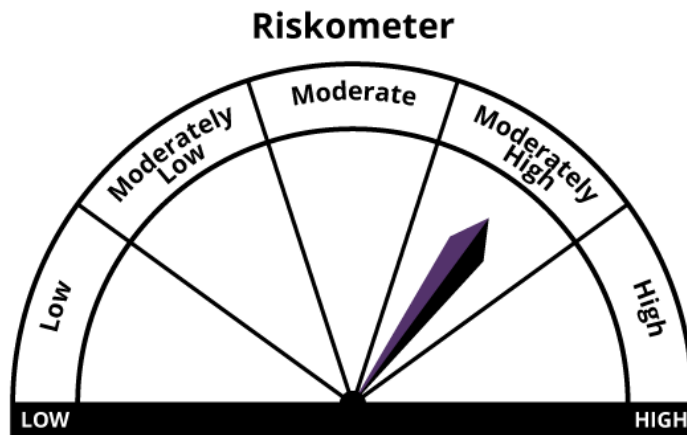


SHRIRAM LONG TERM EQUITY FUND

This product is suitable for investors who are seeking*:

- Long term capital appreciation with a 3 years lock in and tax benefit
- Investment in diversified portfolio of predominantly Equity and Equity-related Securities
- Moderately High Risk

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



Investors understand that their principal will be at moderately high risk.

NFO OPENS:
DECEMBER 17, 2018

NFO CLOSES:
JANUARY 18, 2019

What is Section 80C of Income Tax Act, 1961?

Section 80C of Income Tax Act, 1961, has certain provisions for claiming income tax deductions. According to this, certain types of investments are eligible for tax deduction.

- **These tax benefits can be claimed by individuals as well as HUF**
- **A deduction of upto Rs. 1.5 lacs per year can be claimed from total income**

80C Available Investment Option

Available Option	Minimum Investment	Lock In	Returns	Taxability
ELSS	500	3 Years	Market Linked	LTCG Tax
PPF	500	15 Years	8.00%	Interest Tax Free
NSC	100	5 Years	7.60%	Interest Taxable
Bank Saver Tax Deposit	1000	5 Years	6.85%	Interest Taxable
ULIP		5 Years	Market Linked	

Source: For PPF <http://www.ppf-account.in/> <https://www.ppf-calculator.org/>
For NSC <http://www.postofficesavingscheme.in/national-savings-certificate-nsc-scheme-details/>
For Bank tax saver deposit we took SBI. <https://sbi.co.in/portal/web/interest-rates/domestic-term-deposits>

What is ELSS?

ELSS, or Equity Linked Savings Scheme, is a type of open-ended mutual fund offering that provides investors the opportunity of wealth creation by investing into equity while also including tax saving benefits.



Dual Benefits: Investment Growth through Equity as well as Tax Saving



Compulsory 3 Year Lock-in Period: Lower Risk



Fund Manager Flexibility: Performance Stability



Long-term Outlook



Diversified Portfolio

Why ELSS?

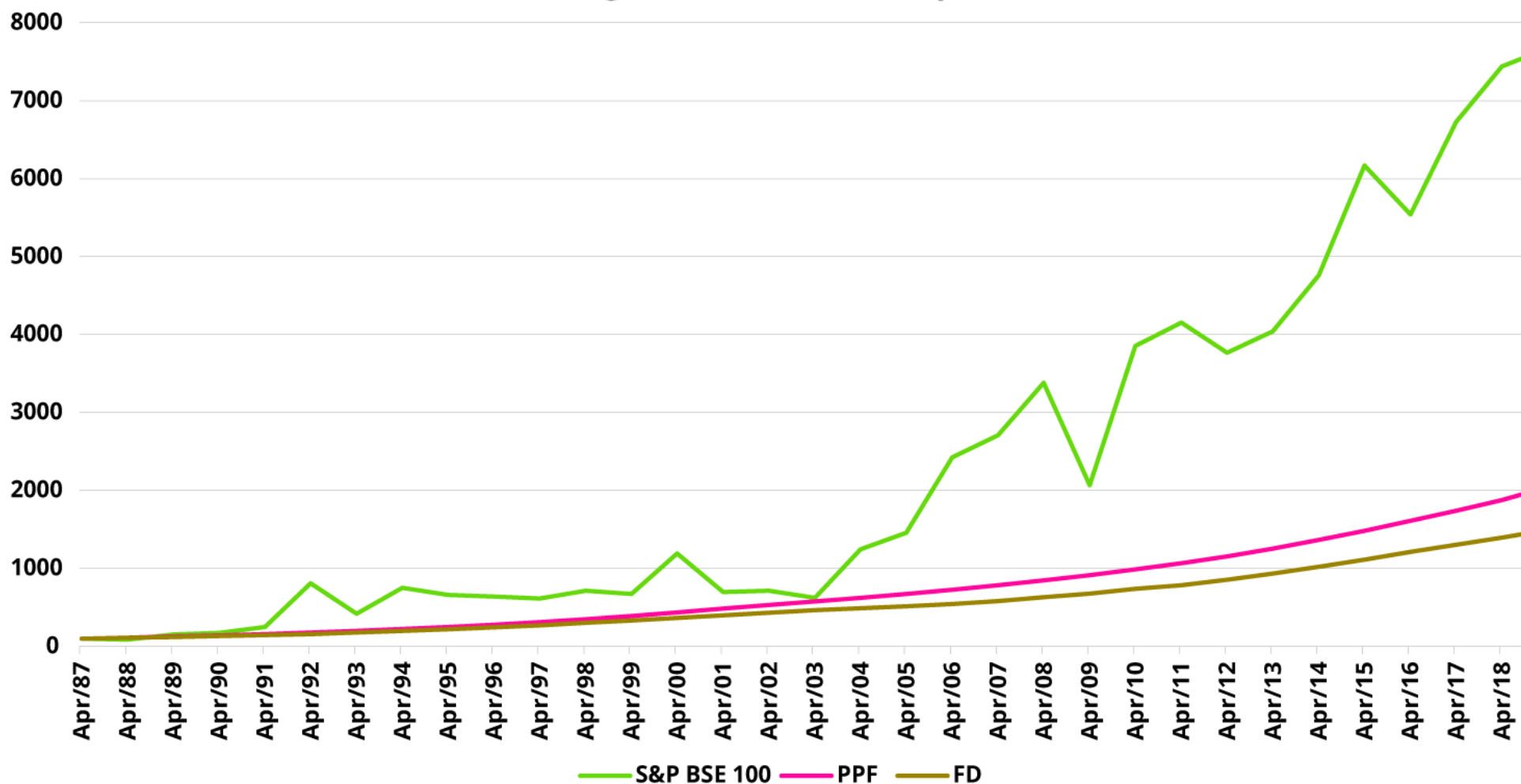
Superior Returns

Of the options available to you, ELSS or tax-saving funds are the smartest investment options for the long term.

- **Asset Class Advantage: An ELSS invests heavily in equities. Historically, equity is the best asset class for generating inflation-beating returns.**
- **Debt-based investments over the long term deliver lower returns than equity, and have in the past failed to outpace inflation.**
- **Interest rates on debt-based instruments are not fixed and they do not guarantee a particular level of return over the long term. Banks also revise their FD rates in line with interest rate direction.**

Comparison - Equity Market Returns, PPF, Bank FD from 1987 to 2018

(assuming Rs 100 invested in Apr 1, 1987)

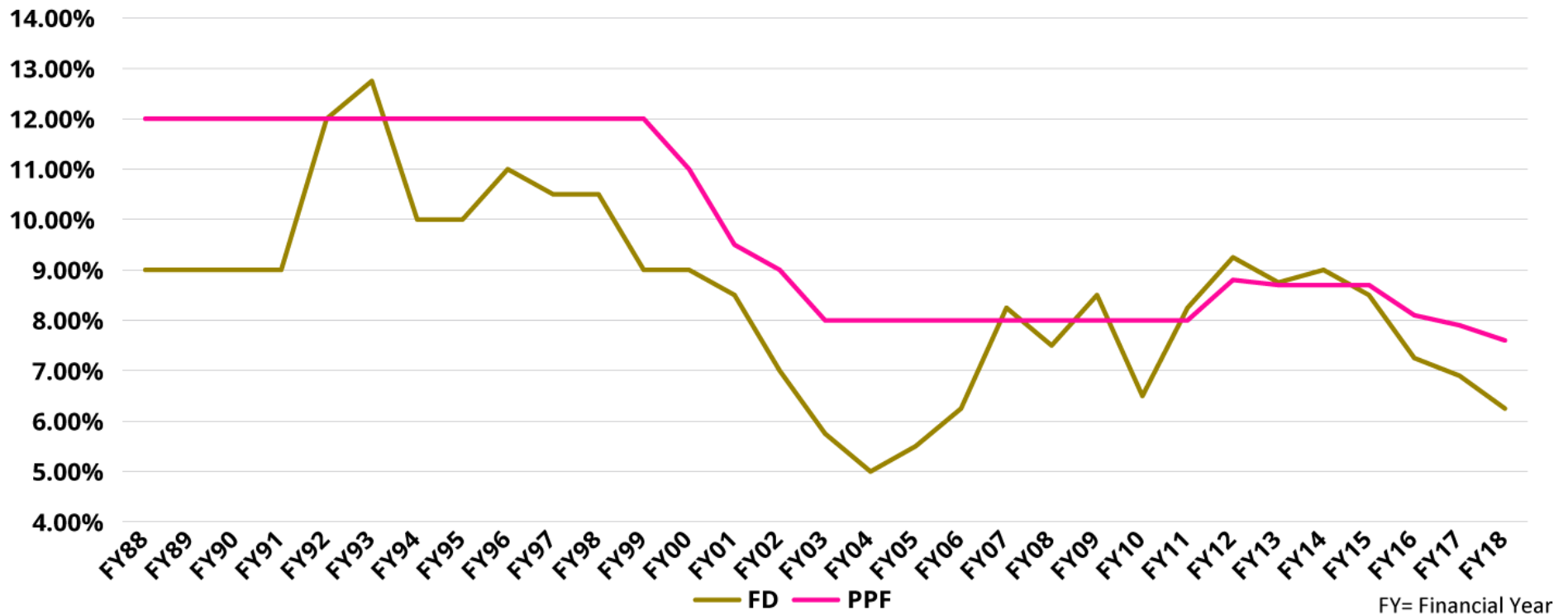


Source: CMIE Database, Comparison b/w Market return, PPF, Bank FD from 1987 to 2018, Assumption: Rs 100 invested on April 1, 1987

Data Source: For S&P BSE Sensex www.bseindia.com, for PPF www.publicprovidentfund.com, for FD rates www.sbi.co.in

Why ELSS?

Falling Yearly Rates of Return of FD and PPF from 1988 to 2018



	S&P BSE Sensex	PPF	FD
Average 3 Years	17%	10%	9%
Max 3 Years	74%	12%	12%
Min 3 Years	-19%	8%	6%

Data Source: For S&P BSE Sensex www.bseindia.com, for PPF www.publicprovidentfund.com, for FD rates www.sbi.co.in

Why ELSS?

Tax Savings

- As per Section 80C of Income Tax Act, 1961, a deduction of upto Rs 1.5 lakhs per year can be claimed from Total Income.
- On instruments such as the NSC and tax-saving deposits the interest earned is taxed. It is only the principal that enjoys tax deductions. In ELSS, after the 3-year lock-in, long term capital gains upto Rs. 1 lakh shall be tax free; capital gains exceeding Rs. 1 lakh shall be taxed at the rate of 10% without allowing the benefit of any indexation.
- The interest earned on a tax-saving FD is also taxable as per the investor's tax bracket and therefore, TDS is applicable.
- EPF and PPF do not suffer taxes at any point but ELSS returns are superior to provident fund returns.
- Tax saving and wealth enhancement in the same package makes ELSS a better investment option.

Why ELSS?

Better Liquidity

Instrument	PPF	EPF	NSC	NPS	ULIP	ELSS
Lock-In Period	15 years (Conditional Withdrawal)	Term of Service	5 years or more	Until Investor Turns 60 (Conditional Withdrawal)	5 years or more (Surrender Charges)	3 Years

- Beyond lock-in, you can redeem part or whole of your ELSS at any time.
- Proceeds land directly in your bank account within three business days.

Why ELSS?

Ideal For Long-Term Goals

Long-term wealth creation plan



Children's Education



Future Goals



Retirement Plans

Active Management

Active management ensures that returns remain promising despite market conditions.
It helps to



Exploit Trends and Opportunities



Manage Volatility



Diversify Portfolio



Introducing

SHRIRAM LONG TERM EQUITY FUND

(An Open Ended Equity Linked Saving Scheme with a Statutory Lock in of 3 Years and Tax Benefit)

Investment Philosophy & Principles

Our investment philosophy is centred around the belief that an investor values steady market-beating returns more than returns that oscillate between the top-quartile in good times and the bottom-quartile in bad times.



Investing with a long-term perspective



Selecting best possible businesses at best possible prices



Paying equal importance to Downside Protection and Upside Participation



Monitoring Portfolio Returns vs Objectives Stated



We also believe that the most important aspect of our job as investment managers is to handle risk efficiently and preserve capital.

Investment Approach (Equity)

Top Down
Approach

SECTOR

- Good Economics
- Size of Opportunity
- Regulatory Challenges
- Porter's 5 Forces

COMPANY

- Product & Service Quality
- Reasonable History of Operations
- Return Ratios, Cost Structure, Leverage, etc.
- Performance vs. Peers

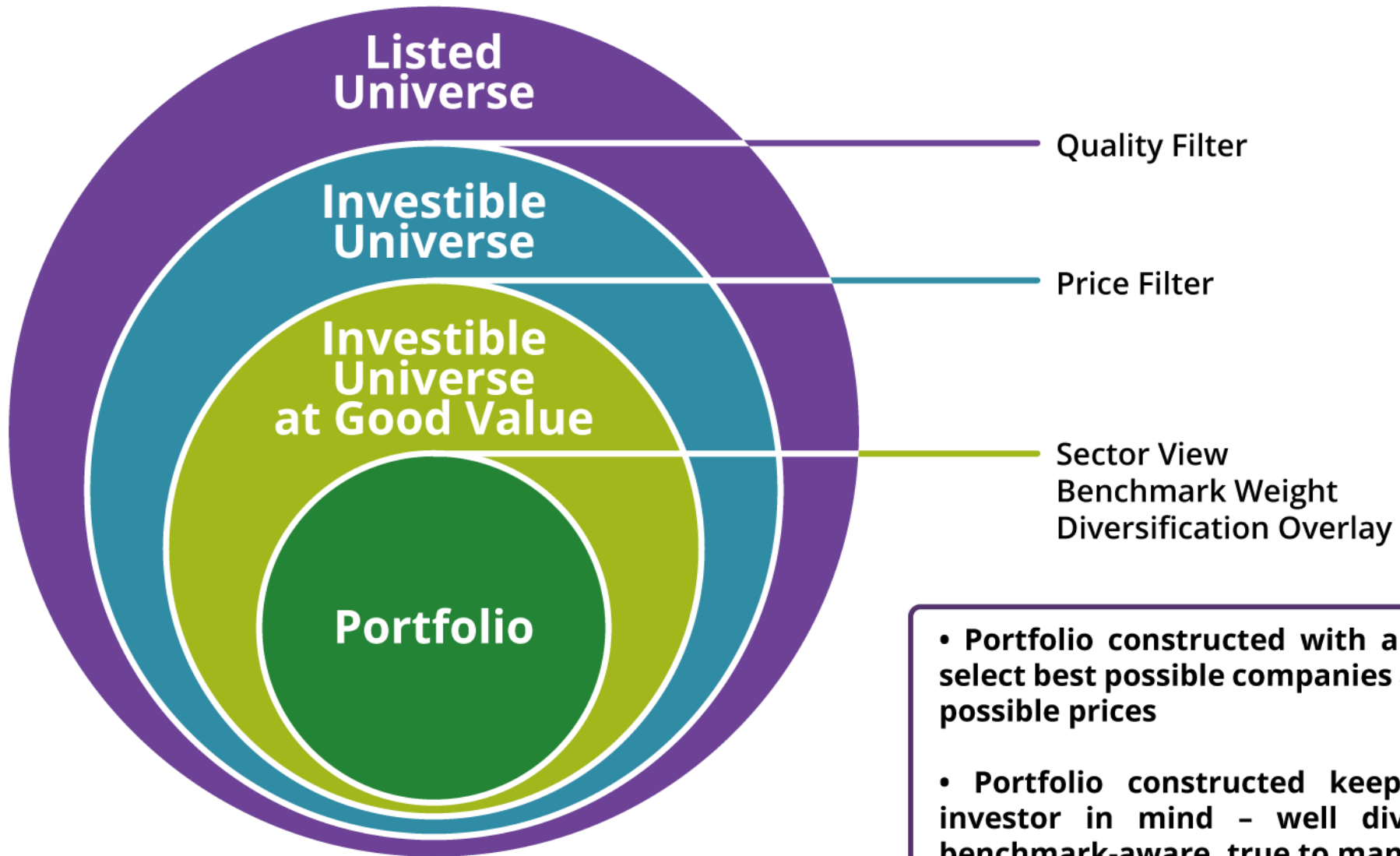
MANAGEMENT

- Integrity
- Business Understanding
- Capital Allocation

Bottom Up
Approach

Our investment approach marries top-down and bottom up approach wherein we select the best quality companies in the sectors that offer best economic potential.

Portfolio Construction



- Portfolio constructed with a view to select best possible companies and best possible prices
- Portfolio constructed keeping end investor in mind - well diversified, benchmark-aware, true to mandate

Fund Facts

Scheme Name	Shriram Long Term Equity Fund
NFO Dates	17th December, 2018 to 18th January, 2019
Investment Objective	The primary investment objective of the Scheme is to generate income and long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities and enable investors to avail the income tax rebate, as permitted from time to time. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.
Type of Scheme	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit
Fund Manager	Mr. Kartik Soral
Benchmark	Nifty 500
Min. Investment Amount	Rs. 500/- and in multiples of Rs 500/- thereafter
Load Structure	Entry Load: N/A Exit Load: Nil
Plans & Options	Regular & Direct Plans with Growth & Dividend Options

Performance Data of Other Schemes

SHRIRAM HYBRID EQUITY FUND

Managed by Mr. Kartik Soral & Ms. Gargi Bhattacharyya Banerjee

Returns of Regular Plan - Growth Option as on October 31, 2018

Date of inception: 29-Nov-2013

AUM as on 31-October-2018: Rs. 43.49 Crores

NAV as on 31-October-2018 Rs. 15.7952

Date	Period	NAV (Rs.) Per Unit	Scheme Return % (Annualised)	Benchmark Return % (Annualised)	Value of Investment of Rs.10000	
					Scheme	Benchmark
October 31, 2017	Last 1 Year	15.8292	-0.21	1.85	9,979	10,185
October 31, 2015	Last 3 Year	13.1025	6.42	9.19	12,055	13,031
NA	Last 5 Year	N/A	N/A	N/A	N/A	N/A
NA	Last 10 Year	N/A	N/A	N/A	N/A	N/A
November 29, 2013	Since Inception	10.0000	9.73	11.40	15,795	17,057

Returns of Direct Plan - Growth Option as on October 31, 2018

Date of inception: 29-Nov-2013

AUM as on 31-October-2018: Rs. 9.74 Crores

NAV as on 31-October-2018 Rs. 16.2698

	Period	NAV (Rs.) Per Unit	Scheme Return % (Annualised)	Benchmark Return % (Annualised)	Value of Investment of Rs.10000	
					Scheme	Benchmark
October 31, 2017	Last 1 Year	16.2001	0.43	1.85	10,043	10,185
October 31, 2015	Last 3 Year	13.2425	7.10	9.19	12,286	13,031
NA	Last 5 Year	N/A	N/A	N/A	N/A	N/A
NA	Last 10 Year	N/A	N/A	N/A	N/A	N/A
November 29, 2013	Since Inception	10.0000	10.39	11.40	16,270	17,057

Past performance may or may not be sustained in future.

Disclaimer

As per SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2018/04 dated Jan 04, 2018. In benchmark Nifty value taken as Total Return Index value

Returns as on 31st October, 2018

The returns are Compounded Annual Growth Returns (CAGR) for the past 1 year, 3 years & since inception and simple annualized for less than 1 year. Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan-Growth Option & Direct Plan-Growth Option. The scheme has been in existence for more than 3 years but less than 5 years. Hence, data are not available for the last 5 years period.

Benchmark is a blend of 70% NIFTY 50 TRI value for the Equity part of the Portfolio & 30% of CRISIL Composite Bond Fund Index for its investments in Debt and Money Market Instruments.

Performance of dividend option would be Net of Dividend distribution tax, if any. For computation of return since inception (%) the allotment NAV has been taken as Rs. 10.00. Point-to-point returns on a standard investment of Rs. 10,000/- are in addition to CAGR for the Scheme.

Past performance may or may not be sustained in future. Load is not considered for computation of returns. In case, the start/end date of the concerned period is a non business date (NBD), the NAV of the previous date is considered for computation of returns. The NAV per unit shown in the table is as on the start date of the said period.

The scheme is being managed by Mr. Kartik Soral, along with Ms. Gargi Bhattacharyya Banerjee, with effect from November 30, 2017.

Shriram AMC - Investment Team

- **Mr. Kartik Soral , CFA - Senior Fund Manager**

Mr. Kartik Soral serves as the Senior Fund Manager of Shriram Mutual Fund having an experience of more than 9 years in his professional career.

Mr. Soral is a PGDM from IIM Ahmedabad and B.Tech in Chemical Engineering from IIT-BHU, Varanasi

Mr. Kartik had held the position of Fund Manager at Edelweiss Asset Management Co. Ltd. Before joining Edelweiss Asset Management Co. Ltd., he was associated with Corporate Finance team at Larsen & Toubro Ltd. and the Equity Derivatives team at the Deutsche Bank group.



- **Ms. Gargi Bhattacharyya Banerjee - Fund Manager**

Ms. Gargi Bhattacharyya Banerjee serves as the Fund Manager of Shriram Hybrid Equity Fund having an experience of over 17 years into her professional career.

Ms. Gargi Bhattacharyya Banerjee received her Master of Business Management with specialization in Finance and Bachelor of Science with Economics (H) from University of Calcutta.

She joined as Research Manager in Shriram Asset Management Company Limited in November 2012. Prior to joining Shriram Asset Management Company Limited, she has held the key position in the Research team with Zacks Research Private Limited and Shriram Insight Share Brokers Limited.



Shriram AMC - Team Profile

- **Mr. Rohit Kumar Chawda – Chief Operating Officer**

Mr. Chawda has an experience of 24 years in various domains like Risk, Compliance, Accounts, Operations and Client servicing. He has served under capacities such as Director, Chief Operating Officer and Sr. Vice President in various asset management companies in India like IDBI, SBI, ICICI Prudential, Tata, Mirae, Shriram and Peerless.

His profile has evolved around control and risk free operations. During his last stint with Peerless Funds Management Company Limited, he has developed unique risk frame work covering Operational, Regulatory, Reputation, and Financial risk arising out of each activity across all departments of Asset Management Company.

Mr. Chawda is a graduate in the field of Commerce from Sambalpur University, Odisha.

- **Mr Chandur Bhaya - Head of Sales (Retail)**

Mr. Bhaya's experience and insights have been honed over 25 years of association in Capital Market/Financial services industry. His skill sets of scaling distribution, developing newer markets/products, investment strategy, technical knowledge, training and development of channel partners, have been much appreciated within the industry.

His corporate journey has been with reputed organizations like JM Morgan Stanley Retail Services, JM Asset Management Co, Metlife Life Insurance, Citigroup Global Markets, Shriram Insight Share Brokers, IFAN Finserv (erstwhile ING Financial Services).

His academics include a post graduation in electronics, MMS from SP Jain Institute of Management and Research , and he has also done a MDP from Wharton School of Finance, Pennsylvania-USA.



**Mutual Fund Investments are subject to market risks,
read all scheme related documents carefully.**

Website: www.shriramamc.com | Ph: +919875630897



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