



Shriram Multi Asset Allocation Fund

(An open ended scheme investing in Equity, Debt & Money Market Securities and Gold/Silver ETFs and related instruments)

NFO opens on: 18th Aug 2023

NFO closes on: 1st Sep 2023

New Fund Offer Price: Rs.10 per unit

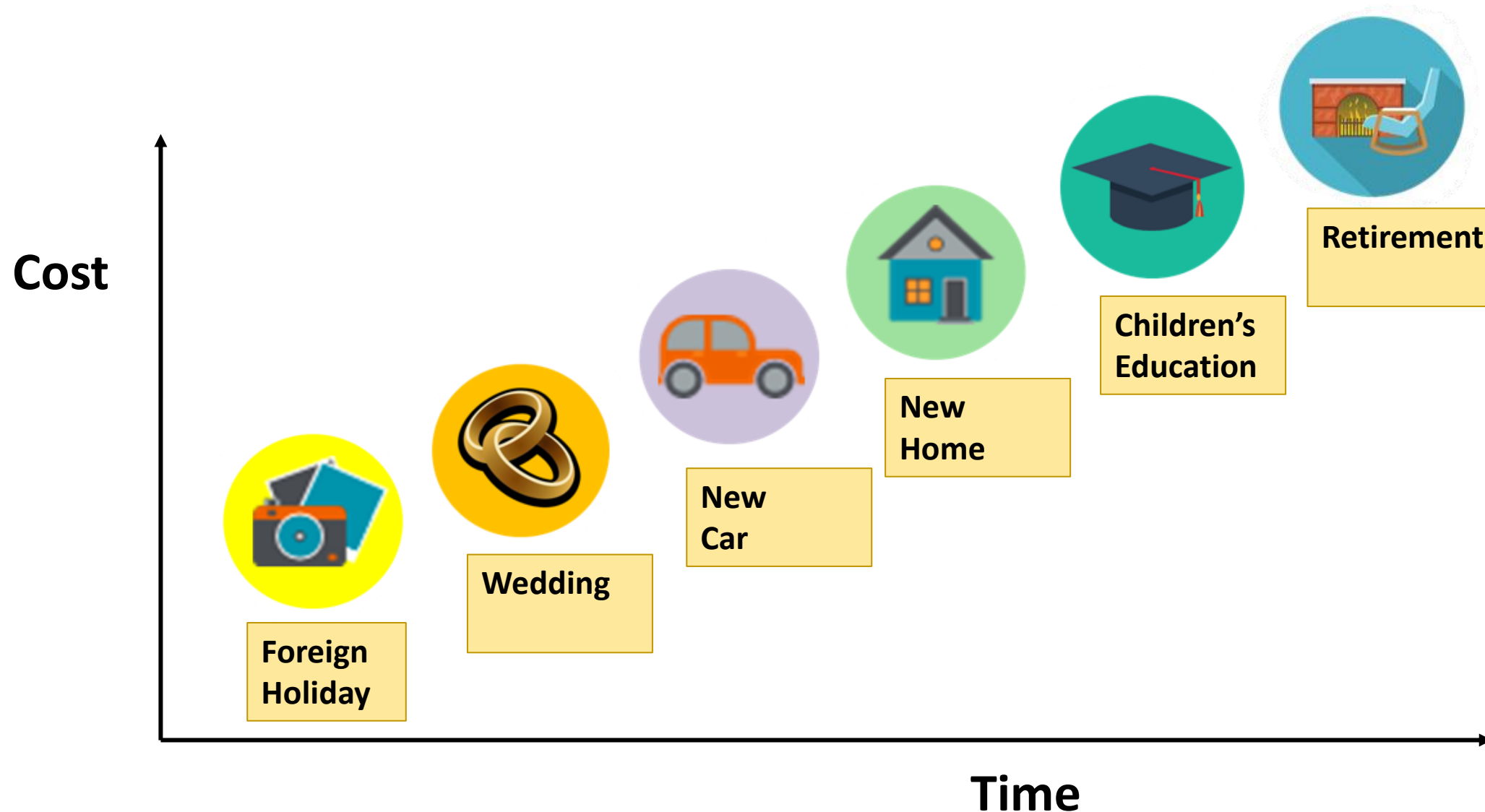
Why is money important to you?



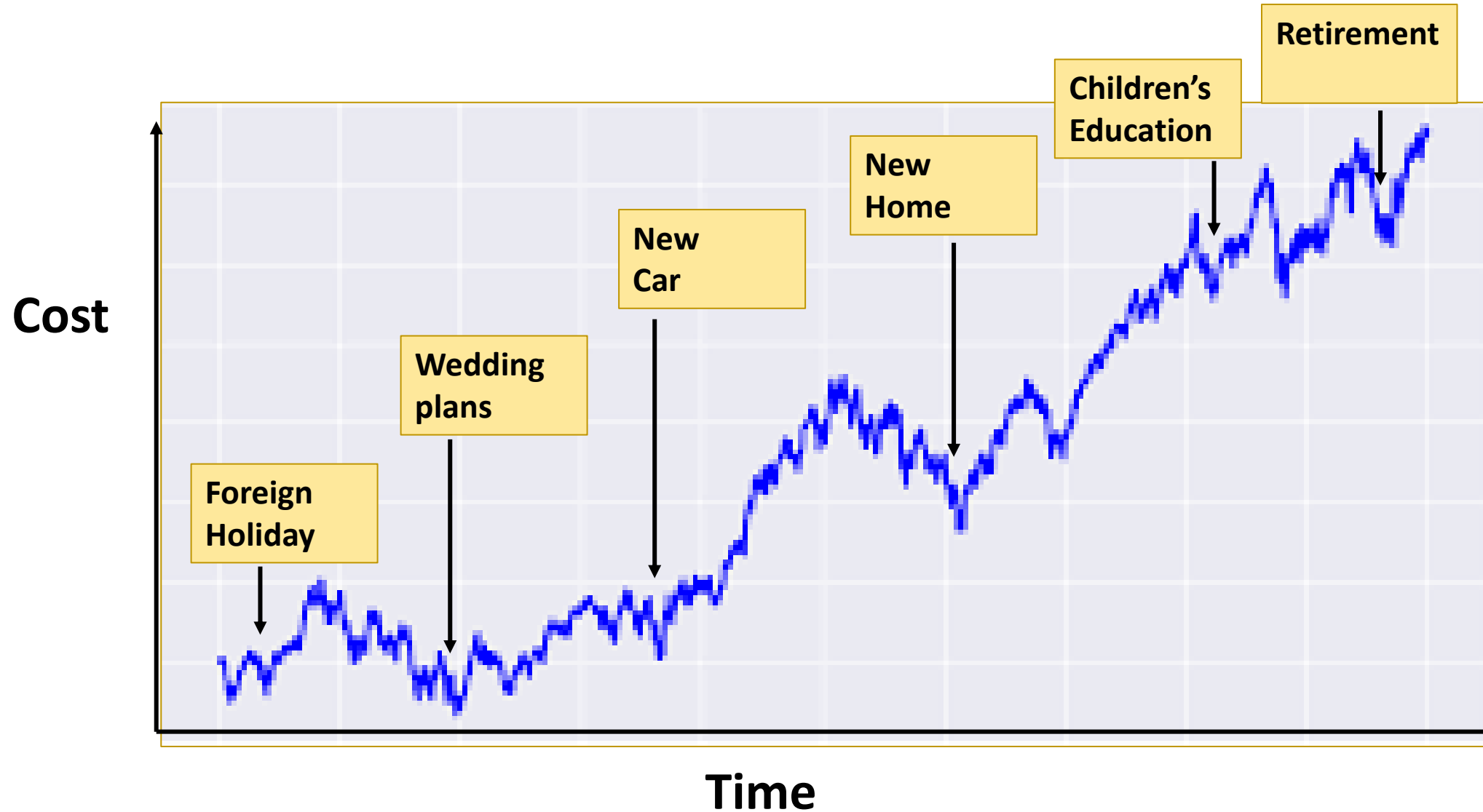
**Because it gives you security
in uncertain times
&
helps you meet your
goals...and your dreams**



But your goals have different time frames and costs...



And the stock market can be volatile!



Making it difficult to plan investments for your goals!

Markets are volatile

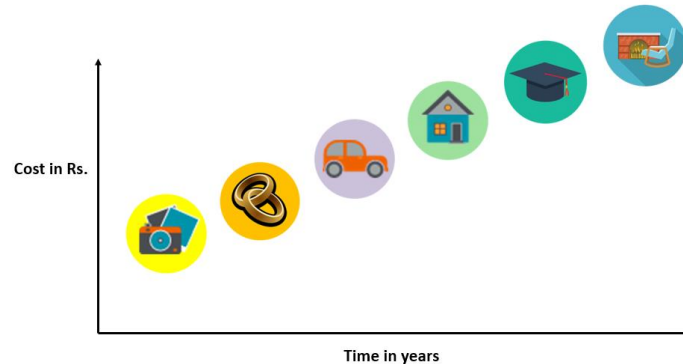


How do I invest and plan?



I need more **stable** returns over different time frames

And my goals have different time frames



Introducing:

Many Goals, One Fund

Shriram Multi Asset Allocation Fund (SMAF)

(An open ended scheme investing in Equity, Debt & Money Market Securities and Gold/Silver ETFs and related instruments)



Shriram Multi Asset Allocation Fund

Get the
Upside of Equity +
Stability of Debt +
Protection of Gold

New Fund Offer Period (NFO)

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www.shriramamc.in/smaf

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



Goals Anek, Mutual Fund Ek

USP of SMAF: Upside of Equity + Stability of Debt + Protection of Gold

ASSET ALLOCATION

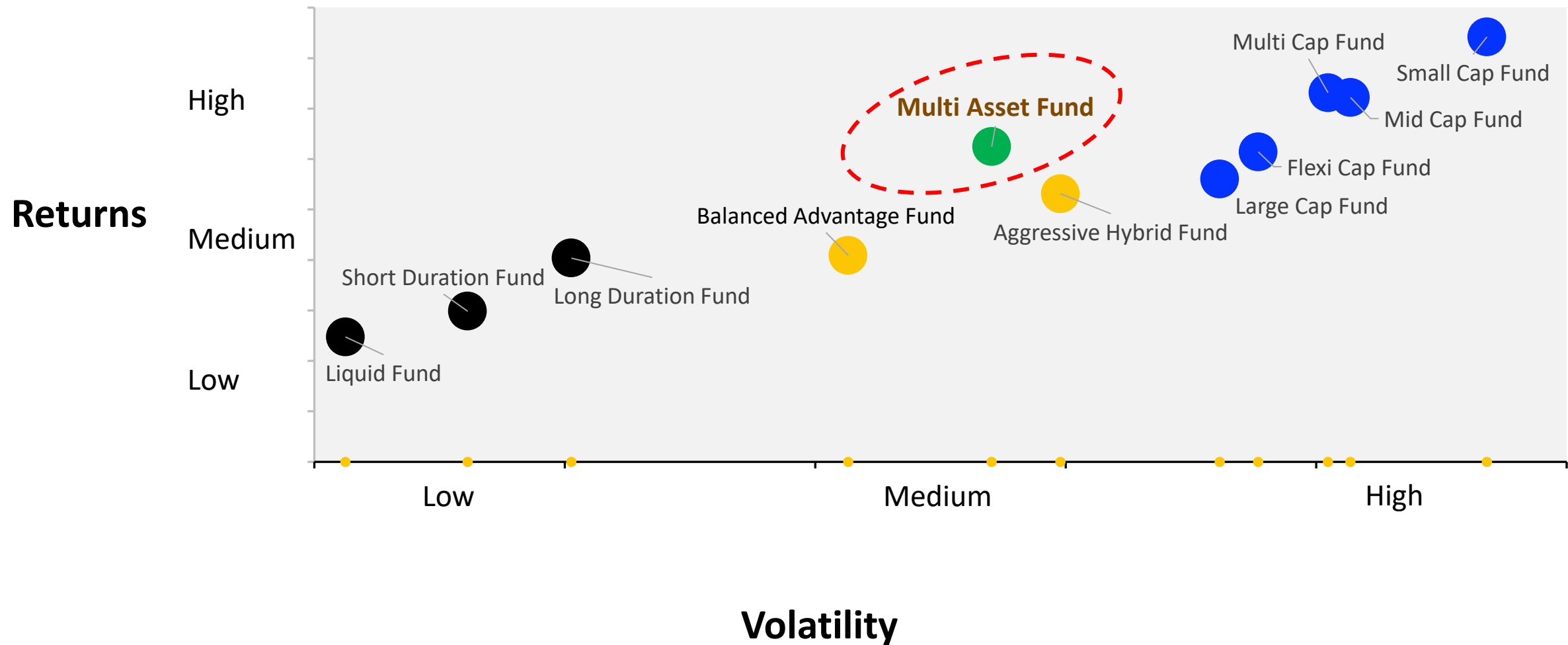
CATEGORY	ALLOCATION	DETAILS
EQUITY	65% to 80%	30 to 40 stocks from our 'Enhanced Quantamental Investment' (EQI) model
DEBT	10% to 25%	High quality (AAA) Short to Medium Term Debt
GOLD / Silver ETF	10% to 25%	ETF
REITs/InvITs	0% to 10%	ETF

Investment Objective: The primary objective of the scheme is to generate long term capital appreciation with inflation beating returns by investing in Equity and Equity related securities, Debt and Money Market instruments, Gold/Silver ETFs, and REITS / InvITs.

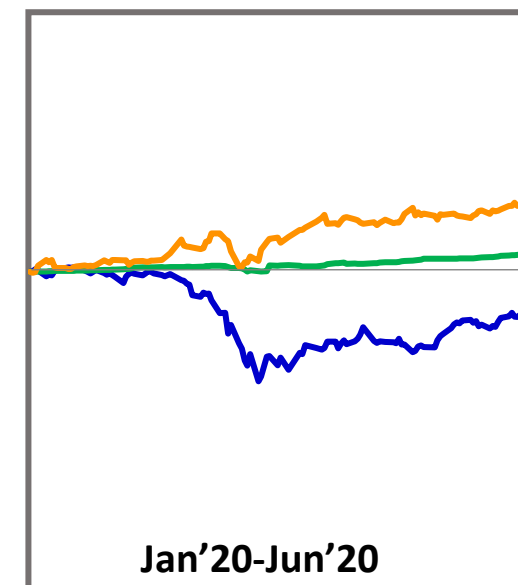
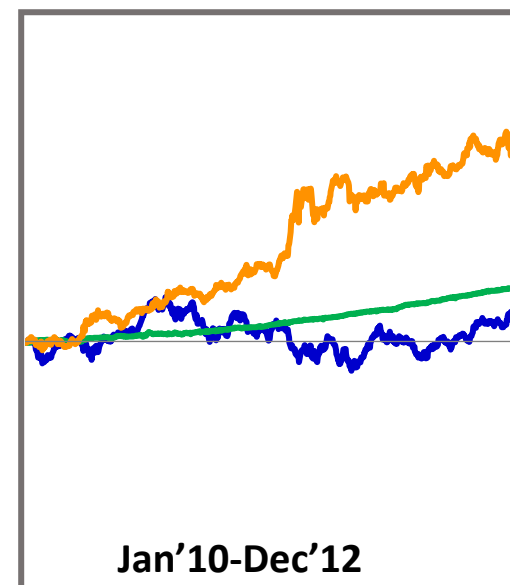
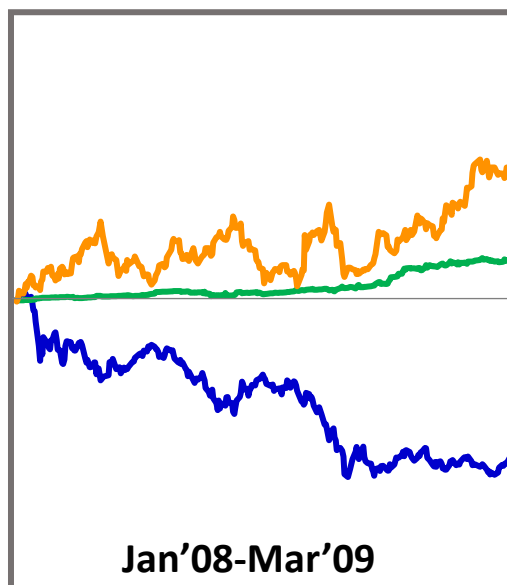
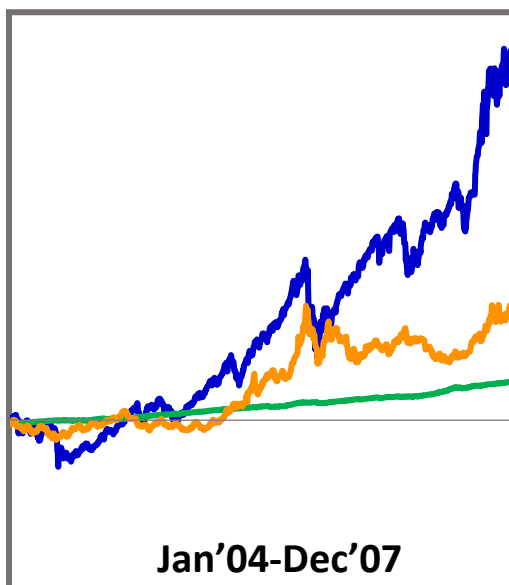
There is no assurance that the investment objective of the Scheme will be achieved.




Benchmark: Nifty 50 TRI (70%) + NIFTY Short Duration Debt Index (20%) + Domestic prices of Gold (8%) + Domestic prices of Silver (2%)

Multi Asset Funds give you the right Risk – Return profile to plan your goals



Why Gold & Debt – they are supportive in bull markets and offer a hedge against bear markets,



Market	Bull	Bear	Sideways	Crisis
Index CAGR				
Nifty50 	34.4%	-43.3%	4.3%	-28.4%
Debt* 	5.9%	10.8%	7.8%	12.2%
Gold 	14.6%	31.8%	22.4%	53.3%

And Central Banks are also stocking up on Gold

RBI's gold reserve up over 40% in five years

“So why are these reserves increasing? Because, as part of the diversification process, the RBI has been adding gold to its reserves, which is considered a more safe, secure, and liquid asset, to safeguard its returns amid global uncertainty and a rising inflation scenario.”

Indian Express
10 May 2023



“Reduce your portfolio risk by having at least 10% of your investments in gold & silver”

- Jeff Clark, GoldSilver.com

Economic Times
8 June 2023

Goals Anek, Mutual Fund Ek

Shriram Multi Asset Allocation Fund: Investment strategy

We have a 2 tier approach to managing SMAF

1

OVERALL ASSET ALLOCATION (across Asset Classes)

Risk Parity Framework

2

EQUITY

Enhanced
Quantamental
Investment Model










DEBT

Short to Medium
Term
AAA rated

GOLD/SILVER

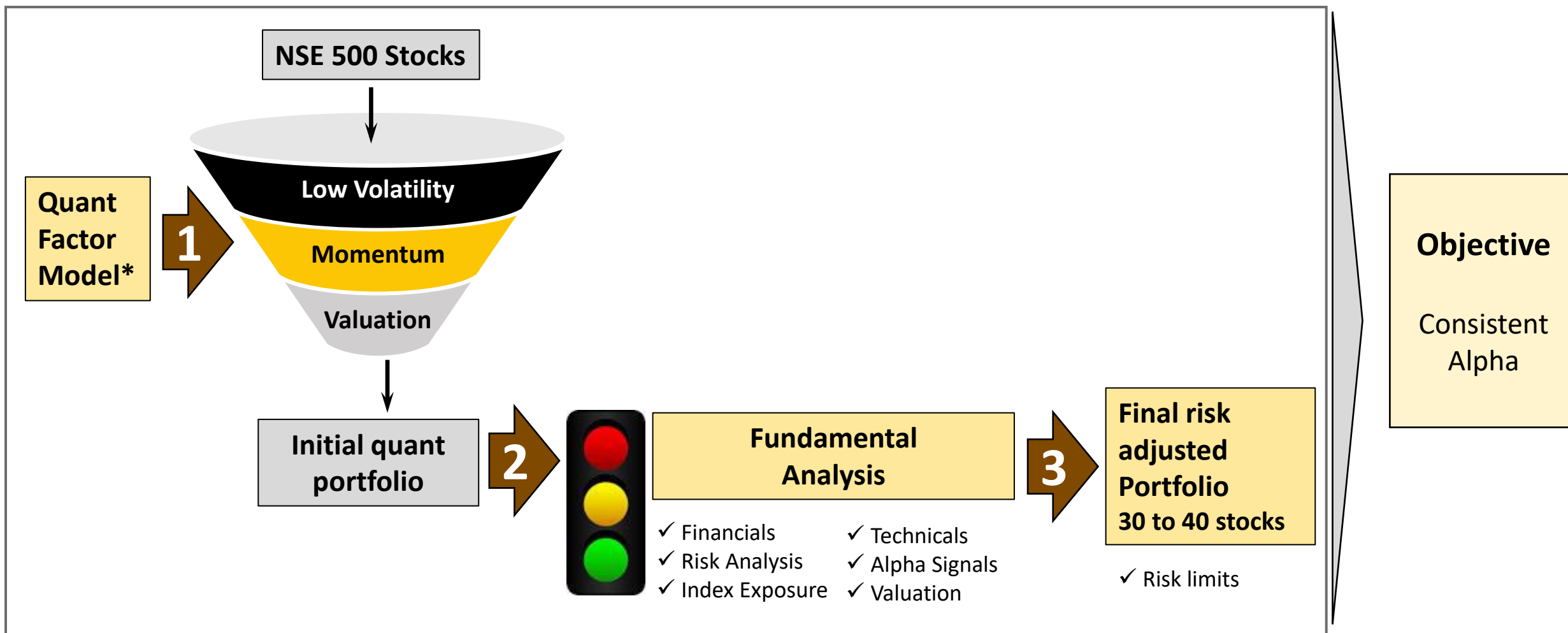
ETFs

SMAF: Risk parity approach to asset allocation

Economic Cycle	Asset Class action	Arbitrage
Slowdown War / Inflation / Recession	Equities / Debt / Silver  Gold 	NIFTY 
Expansion Growth / Recovery	Equities / Debt / Silver  Gold 	NIFTY 
Sideways Stagnant Growth / Moderate inflation	Equities / Debt  Gold / Silver 	NIFTY 

Risk parity approach: where the allocation between different asset classes is done based on maximizing the return with least possible volatility in different economic cycles. This will help in minimizing the drawdown of the fund, yet generating higher risk adjusted return in the long term.

SMAF: Equity portfolio powered by our EQI model (Enhanced Quantamental Investment)



* Model is run monthly

Back tested performance of Internal Model** for Multi Asset Allocation

Calendar Year Returns:

Period	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023~
BACK TESTED DATA (INTERNAL MODEL)**	8.3%	31.2%	2.6%	8.7%	28.3%	5.5%	12.6%	29.4%	29.3%	5.0%	7.0%
BENCHMARK	6.0%	22.7%	-1.6%	5.5%	21.3%	4.5%	12.9%	17.1%	17.0%	5.4%	5.5%
ALPHA vs BENCHMARK	2.4%	8.5%	4.2%	3.2%	7.0%	1.0%	-0.2%	12.3%	12.3%	-0.3%	1.6%
NIFTY 50	6.8%	31.4%	-4.1%	3.0%	28.6%	3.2%	12.0%	14.9%	24.1%	4.3%	6.0%

Point to point returns~ :

~As on 30th Jun'23

Period #	1M	3M	6M	9M	1Y	2Y*	3Y*	5Y*	10Y*
BACK TESTED DATA (INTERNAL MODEL)**	3.0%	8.3%	7.0%	12.3%	20.4%	13.3%	23.8%	16.8%	16.4%
BENCHMARK	2.2%	7.5%	5.5%	11.5%	18.2%	9.5%	18.0%	12.0%	11.6%
ALPHA vs BENCHMARK	0.8%	0.8%	1.6%	0.8%	2.2%	3.9%	5.8%	4.8%	4.8%
NIFTY 50	3.5%	10.5%	6.0%	12.3%	21.6%	10.5%	23.0%	12.4%	12.6%

* More than 1 year returns are annualized

Benchmark: Nifty 50 TRI (70%) + NIFTY Short Duration Debt Index (20%) + Domestic prices of Gold (8%) + Domestic prices of Silver (2%)

** The performance of the internal model is for illustration and doesn't represent the actual performance of the scheme

Systematic monthly investment: Back tested performance of Multi Asset Allocation Internal Model**

~As on 30th Jun'23						
Period	10Y	7Y	5Y	3Y	2Y	1Y
BACK TESTED DATA (INTERNAL MODEL)**	16.3%	17.2%	18.3%	16.4%	12.6%	17.6%
BENCHMARK	11.5%	12.3%	13.0%	12.2%	9.9%	15.0%
ALPHA vs BENCHMARK	4.8%	4.9%	5.3%	4.2%	2.7%	2.6%
NIFTY 50	12.5%	13.4%	14.6%	14.6%	10.5%	17.2%
DEBT^	7.0%	6.5%	6.1%	5.2%	5.5%	7.2%
GOLD	10.2%	11.8%	12.0%	9.2%	12.2%	13.1%
SILVER	8.2%	10.1%	11.4%	5.5%	8.2%	17.2%

Stable returns from a Multi Asset Allocation portfolio

* More than 1 year returns are annualized

^ NIFTY Short Duration Debt Index

Gold and Silver return in INR

Benchmark: Nifty 50 TRI (70%) + NIFTY Short Duration Debt Index (20%) + Domestic prices of Gold (8%) + Domestic prices of Silver (2%)

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Drawdown Analysis^ – Multi Asset Allocation Internal Model** (lesser drop, faster recovery)

Global Financial Crisis: 14 months of drawdown

Date	NIFTY Value	NIFTY	BACK TESTED (INTERNAL MODEL)**	BENCHMARK
Dec-07	6139	-55.0%	-34.3%	-37.8%
Feb-09	2764			
Months to recover		19	9	10

Covid Crisis: 3 months of drawdown

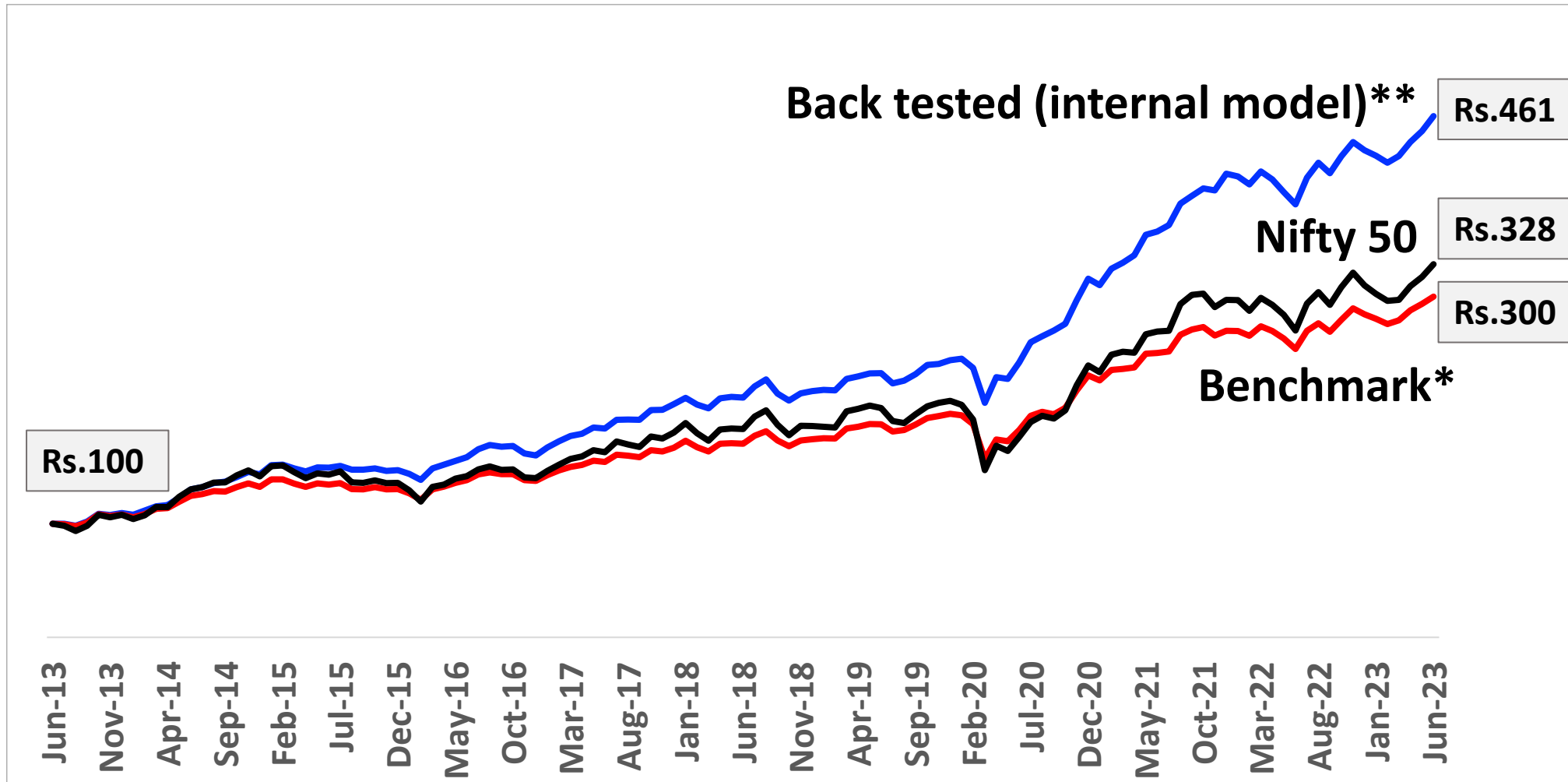
Date	NIFTY Value	NIFTY	BACK TESTED (INTERNAL MODEL)**	BENCHMARK
Dec-19	12168	-29.3%	-14.4%	-20.2%
Mar-20	8598			
Months to recover		8	3	4

Benchmark: Nifty 50 TRI (70%) + NIFTY Short Duration Debt Index (20%) + Domestic prices of Gold (8%) + Domestic prices of Silver (2%)

^A drawdown refers to how much an investment is down from the peak, and before it recovers back to the peak

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Risk adjusted returns – Back tested Multi Asset internal model performance** chart



** The performance of the internal model is for illustration and doesn't represent the actual performance of the scheme

So, why Shriram Multi Asset Allocation Fund?

3 Assets, 3 Benefits

Tax efficient

- On scheme redemption: Equity taxation with Long Term Capital Gains tax @10%
- No capital gains tax when Fund Manager transacts

Risk adjusted return

- USP: **U**pside of Equity, **S**tability of Debt, **P**rotection of Gold
- Back-tested returns of internal model*:
 - 16.4% in 10 yrs (vs. benchmark at 11.6%)
 - Lesser drawdown, faster recovery vs Nifty

Inflation Hedge

- Around 10%+ allocation to Gold

Ideal for Goal planning!

- For goals of all time frames
- Invest via lumpsum or via SIPs

Many Goals, One Fund



* The performance of the internal model is for illustration and doesn't represent the actual performance of the scheme

Fund Information

FUND DETAILS

FUND NAME	Shriram Multi Asset Allocation Fund
FUND TYPE	An open ended scheme investing in Equity, Debt & Money Market Securities and Gold/Silver ETFs and related instruments
FUND CATEGORY	Multi Asset Allocation Fund
SCHEME OBJECTIVE	<p>The primary objective of the scheme is to generate long term capital appreciation with inflation beating returns by investing in Equity and Equity related securities, Debt and Money Market instruments, Gold/Silver ETFs, and REITS / InvITs.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>
BENCHMARK	Nifty 50 TRI (70%) + NIFTY Short Duration Debt Index (20%) + Domestic prices of Gold (8%) + Domestic prices of Silver (2%)
FUND MANAGER	Mr. Deepak Ramaraju & Ms. Gargi Bhattacharyya Banerjee
MINIMUM INVESTMENT	<p>Minimum investment amount: Rs. 5,000/- and in multiples of Re. 1/- thereafter</p> <p>SIP: Rs. 1000 per month/Rs. 3,000 per quarter and in multiples of Re. 1 thereafter</p>
LOCK IN PLAN/OPTION	<p>NIL</p> <p>Direct & Regular Plan with Growth Option only</p>
EXIT LOAD	1% of the applicable NAV, if redeemed/switched-out within 1 year from date of allotment

Fund Managers



Mr. Deepak Ramaraju

Mr. Deepak Ramaraju: Head of Equities at Shriram AMC Ltd, has over 17 years of experience in the equity markets and is a chemical engineer by academic background.

- He began his investment career with **Sanlam Investment Management (South Africa's top 3 asset managers)**, where he ran their 20-member offshore equity team and advised them on their India Opportunities Fund. The fund successfully delivered over 3x return with consistent alpha in a span of 4 years (2013 to 2017), and won the Raging Bulls award for the Best Offshore Far East Equity General Fund category in 2016.
- As part of the partnership between Sanlam and the Shriram Group, Deepak moved to **Shriram Life Insurance** as their interim CIO where he rebuilt the fund performance.
- Prior to joining Shriram AMC, Deepak helped set up the PMS funds at **Shriram Way2Wealth Securities**.
- As Head of Equities at Shriram AMC, Deepak has developed and implemented the proprietary **Enhanced Quantamental Investment (EQI)** model across all equity funds with positive impact on quartile rankings
- Prior to joining the investment world, Deepak was a researcher and co-inventor at GE's India Technology Centre in Bangalore. His innovative approach is reflected in the 10 patents to his credit as a co-inventor at GE. His **Six Sigma Green Belt** has helped him bring a robust statistical led approach to developing the quantamental strategies at Shriram AMC.



Ms. Gargi Bhattacharyya Banerjee

Ms. Gargi Bhattacharyya Banerjee serves as the Fund Manager of Shriram Mutual Fund having an experience of more than 20 years in her professional career.

She received her Bachelor of Science with Economics (H) and Master of Business Management with specialization in Finance from the University of Calcutta. She joined as Research Manager in Shriram Asset Management Company Limited in November 2012 and before that, she has held a key position in the Research team with Zacks Research Private Limited and Shriram Insight Share Brokers Limited.

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(An open ended scheme investing in Equity,
Debt & Money Market Securities and
Gold/Silver ETFs and related instruments)

NFO opens on : 18th Aug 2023

NFO closes on : 1st Sep 2023

NFO Price : Rs.10 per unit

Allotment Date : 8th Sep 2023

Re-opening on : 15th Sep 2023



Start your
ShriramMF
Investment
Plan now

www.shriramamc.in/smaf



NFO Also Available on:

BSE StAR MF

CAMS GoCORP
Corporate Investment Portal

MF Central

MF Utilities

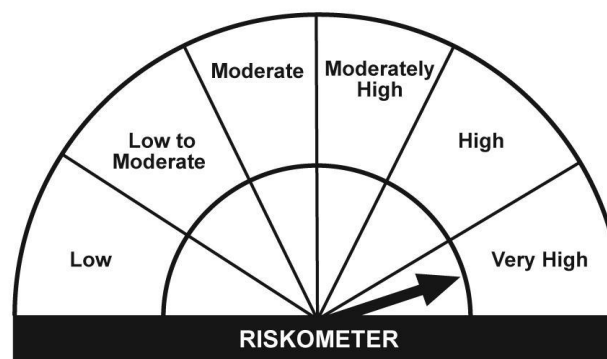
NSE NMF II

Riskometer

This product is suitable for investors who are seeking*:

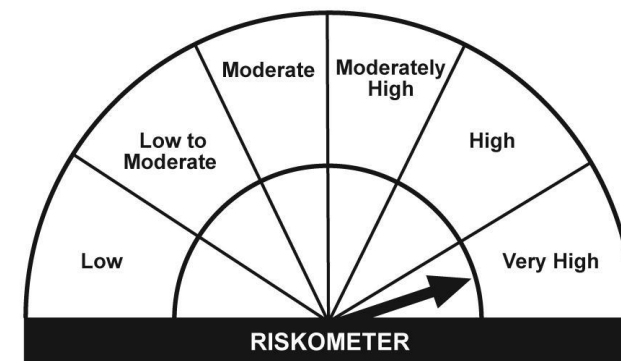
- Long term inflation adjusted wealth creation through exposure to multiple assets i.e. Equity, Debt and Gold/Silver ETFs
- To regularly invest over time through SIPs, top-ups or STP from liquid/overnight funds, to meet financial and family goals

Scheme Riskometer



Investors understand that their principal will be at very high risk

Benchmark Riskometer



Benchmark Riskometer is at very high risk

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

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



THANK YOU