



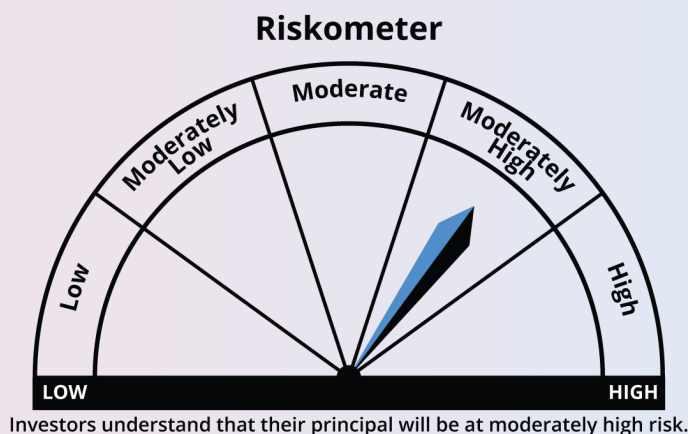
INTRODUCING
SHRIRAM
balanced
ADVANTAGE
FUND

(An Open Ended Dynamic Asset Allocation Fund)

This product is suitable for investors who are seeking*:

- Capital Appreciation along with generation of income over a long period of time
- Investment in equity, equity related securities & debt, money market instruments while managing risk through active allocation.
- Moderately High Risk

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



NFO OPENS:
JUNE 14, 2019

NFO CLOSES:
JUNE 28, 2019

WHAT IS BAF?

$$\text{Equity} + \text{Hedged Equity} + \text{DEBT} = \text{SHRIRAM balanced ADVANTAGE FUND}$$



Ride the wave, whichever way it may be going:

- Equity and Debt allocation will be adjusted according to changing market environment
- Rules out the need to time the market
- Eliminates investor emotional biases

FACTORS DRIVING EQUITY EXPOSURE

Equity Valuations

- Nifty 50 Trailing P/E, Earnings Yield
- Reflects the future growth expectations of the market
- High PE = High Growth Expectations = High Risk of Disappointment
- Most accurate over long term, however, also slow to react to term changes

Prevalent Interest Rates

- 10 Year G-Sec
- Reflects the Cost of Funding for the market - lower Interest Rates mean high liquidity
- Reasonably sticky over medium term - however, catches any Structural change in markets

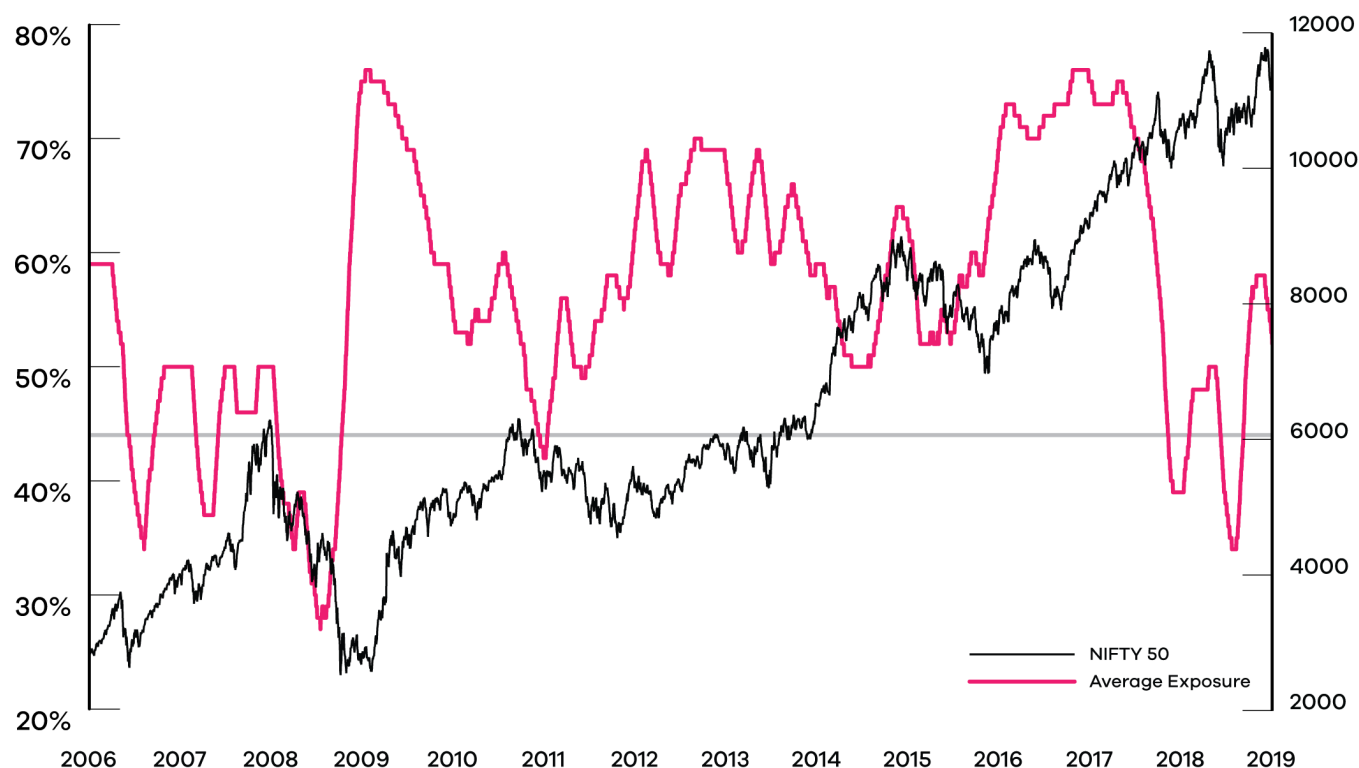
Market Internals

- Market Trend
- Reflects the flow of money in and out of markets
- Fastest to react to market distress/euphoria - but also very volatile

WEIGHTAGE



SIMULATION RESULTS - NET EQUITY EXPOSURE



Nifty P/E   Equity

Interest Rates   Equity

Market Trend   Equity

SIMULATION RESULTS - SCENARIO ANALYSIS

Benchmark Returns

Calendar Year	Nifty Returns	65% Nifty	Shriram BAF - Equity Model	Alpha over Benchmark
2006	39.9%	25.3%	22.7%	-2.6%
2007	54.8%	33.8%	24.3%	-9.5%
2008	-51.8%	-36.4%	-22.9%	13.4%
2009	75.8%	46.1%	47.8%	1.6%
2010	17.9%	11.7%	9.7%	-2.0%
2011	-24.6%	-16.4%	-9.6%	6.8%
2012	27.7%	17.5%	17.9%	0.3%
2013	6.8%	4.7%	5.9%	1.1%
2014	31.4%	19.6%	15.8%	-3.8%
2015	-4.1%	-2.4%	-0.7%	1.6%
2016	3.0%	2.2%	4.1%	1.9%
2017	28.6%	17.9%	19.7%	1.8%
2018	3.2%	2.2%	3.5%	1.3%
CAGR		7.6%	9.3%	

Source: Nifty 50 data taken from nseindia.com

- Outperformance over benchmark in 9 out of last 13 years – annualized outperformance of 1.8%
- Very good downside protection – High outperformance in Bear and Flat markets
- Lower Volatility, Lower Drawdowns, Better Compounding

FUND FACTS

Scheme Name	Shriram Balanced Advantage Fund
NFO Dates	14th June to 28th June, 2019
Investment Objective	<p>The primary objective of the Scheme is to generate capital appreciation with relatively lower volatility over a longer tenure of time. The Scheme will accordingly invest in equities, arbitrage opportunities, derivative strategies and debt and money market instruments.</p> <p>The scheme does not assure or guarantee any returns.</p>
Type of Scheme	An Open Ended Dynamic Asset Allocation Fund
Fund Manager	Mr. Kartik Soral
Benchmark	CRISIL Hybrid 35+65 - Aggressive Index
Min. Investment Amount	Rs. 5000/- and in multiples of Rs. 500/- thereafter
Load Structure	<p>Entry Load: Nil; Exit Load: If redeemed / switched-out within 365 days from the date of allotment - Upto 12% of units held by the investor: Nil More than 12% of units held by the investor: 1% of applicable Net Asset Value (NAV) If redeemed/switched out after 365 days from the date of allotment: Nil</p>
Plans & Options	Regular & Direct Plans with Growth & Dividend Options

THE 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.



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