



SHRIRAM

Mutual Fund

GOALS ANEK, MUTUAL FUND EK



No Demat



No Locker



Easy SIP



FUND FACTS

September 2026

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MARKET COMMENTARY

SEPTEMBER 2026

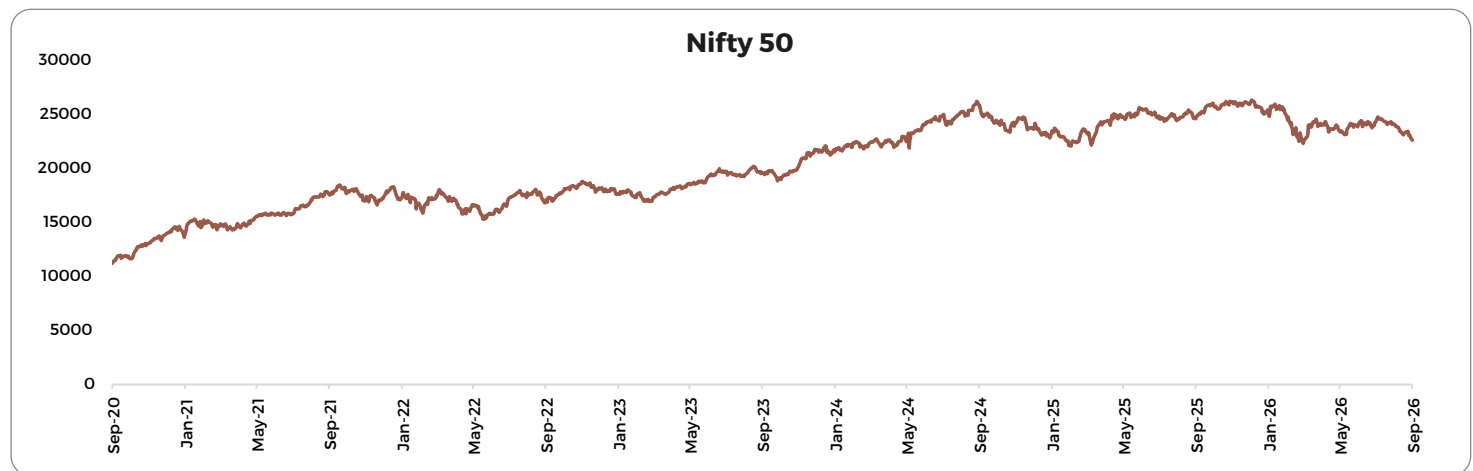
Indian equities witnessed a challenging month in September 2026, with the Nifty 50 declining approximately 6.1%. Market sentiment was impacted by a combination of persistent foreign institutional investor (FII) outflows, elevated crude oil prices from the continued geo-political conflict, and a rise in US bond yields.

Foreign investor selling remained a key headwind for domestic markets, with FIIs net selling Indian equities worth ₹39,660 crore during the month. The sustained outflows reflected a shift in global capital allocation toward higher-yielding developed market assets amid a tightening global liquidity environment.

Global interest rates continued to move higher, exerting pressure on risk assets worldwide. The US 10-year Treasury yield crossed the 5% mark, reaching its highest level in over two decades. Additionally, the US Federal Reserve raised its policy rate by 25 basis points during its September meeting.

On the commodities front, Brent crude oil prices remained elevated, closing the month near US\$98 per barrel after touching highs of around US\$108 per barrel during the period.

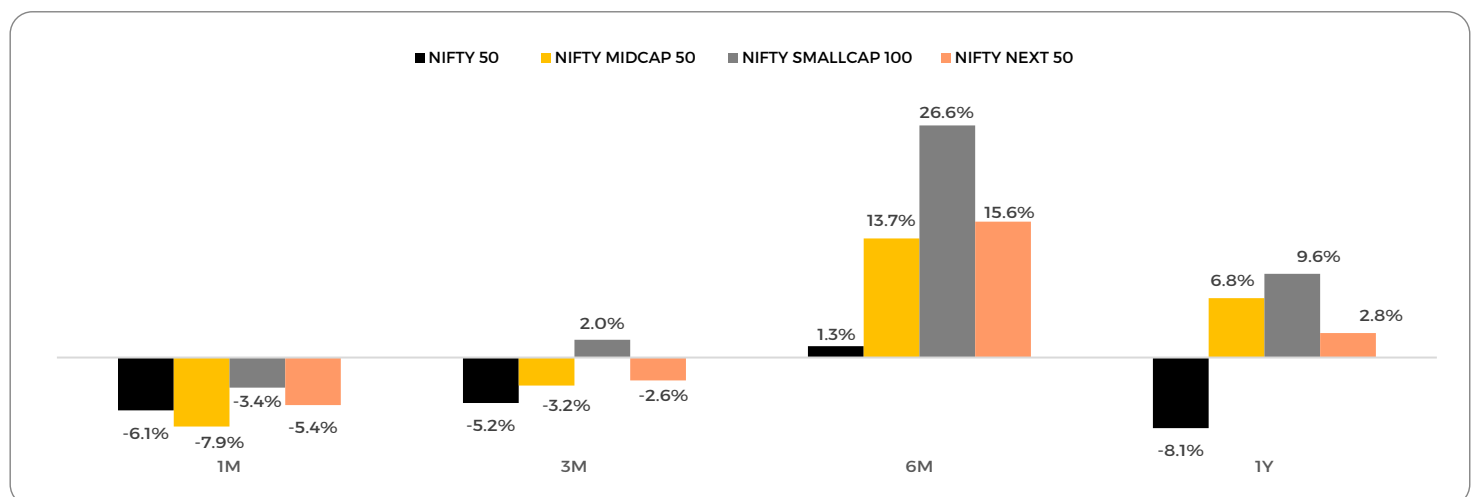
Nifty- 50 - Index



Data source: NiftyIndices.com; Data as on 30th September 2026

Past performance may or may not be sustained in future. Please consult your financial advisor before investing.

Indian Equity Indices corrected in Sep-2026



Data Source: NiftyIndices.com; Data as on 30th September 2026

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MARKET COMMENTARY

SEPTEMBER 2026

Sector Indices	Sep-26	Aug-26	MoM change
Nifty 50	22,620	24,080	-6.1%
Nifty 500	22,072	23,450	-5.9%
Nifty Auto	26,294	28,842	-8.8%
Nifty Bank	54,633	58,025	-5.8%
Nifty Commodities	9,310	9,691	-3.9%
Nifty India Consumption	11,073	11,803	-6.2%
Nifty Financial Services	24,650	26,294	-6.3%
Nifty Infrastructure	8,734	9,179	-4.9%
Nifty IT	27,705	31,191	-11.2%
Nifty Media	1,583	1,557	1.7%
Nifty Metal	12,761	13,194	-3.3%
Nifty Midcap 100	59,332	64,225	-7.6%
Nifty MNC	30,336	33,034	-8.2%
Nifty Oil & Gas	10,615	11,104	-4.4%
Nifty Pharma	26,438	27,186	-2.8%
Nifty PSE	9,360	9,704	-3.5%
Nifty PSU Bank	8,016	8,610	-6.9%
Nifty Private Bank	26,696	28,006	-4.7%
Nifty Realty	847	904	-6.3%
Nifty Services Sector	29,014	30,836	-5.9%
Nifty Smallcap 100	19,246	19,932	-3.4%

Source - NSE - Nifty Indices

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Global Markets

- France (CAC 40): Declined ~4.4%, impacted by higher bond yields, weakness in the luxury sector, and concerns over proposed corporate tax hikes.
- Brazil (Ibovespa): Gained ~5.0%, supported by strong performance in banking stocks and resilient labour market data.
- Russia (MOEX): Advanced during the month, aided by a pause in interest rate hikes, stronger commodity prices.
- Germany (DAX): Fell ~4.0%, weighed down by elevated oil prices, rising inflation, and higher global bond yields.
- China (Shanghai Composite): Declined amid weakness in technology and semiconductor stocks, reflecting broader concerns over global growth and risk sentiment.

Indices	Sep-26	Aug-26	MoM Change
Nifty 50	22,620	24,080	-6.1%
UK FTSE 100	10,606	10,824	-2.0%
CAC 40	7,965	8,335	-4.4%
DAX	25,199	26,258	-4.0%
Shanghai Composite	3,842	3,986	-3.6%
US S&P 500	7,652	7,686	-0.5%
Nikkei 225	67,094	66,312	1.2%
Russia MOEX	2,267	2,179	4.0%
Mexico BMV IPC	64,214	65,430	-1.9%
Brazil Bovespa	186,340	177,419	5.03%

Source - Investing.com

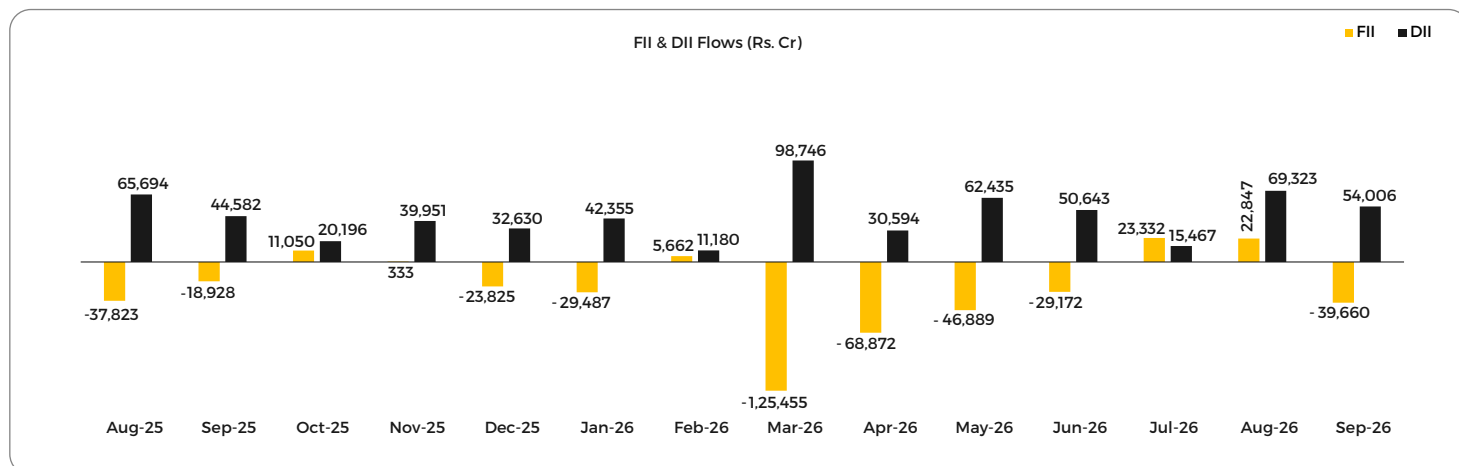
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MARKET COMMENTARY

SEPTEMBER 2026

Foreign and Domestic Investments

FII remained net sellers during Sep-26



Source – Moneycontrol.com (FII data as on 30th Sep-26 & DII Data as on 30th Sep-26)

Past performance may or may not be sustained in future. Please consult your financial advisor before investing.

Currency Markets

The Indian Rupee (INR) weakened slightly in Sep-26, closing near 95.82 per US dollar.

Date	USD-INR	GBP-INR	EURO-INR	YEN-INR
Sep-26	95.82	127.19	108.94	61.16
Aug-26	95.17	129.29	110.61	59.72
% change MoM	0.56%	-1.62%	-1.51%	2.41%

Source – RBI

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Bond Yields

The Indian 10-year government bond yield rose by 23 basis points in September 2026, amid higher global yields, geopolitical uncertainties, and expectations of tighter monetary policy.

Bond Yields			
	Sep-26	Aug-26	MoM Absolute Change
India	7.18%	6.95%	23 bps
USA	5.29%	4.76%	53 bps
UK	5.44%	5.08%	36 bps
European Union	4.07%	3.64%	43 bps
JAPAN	3.05%	2.94%	11 bps

Source – Investing.com

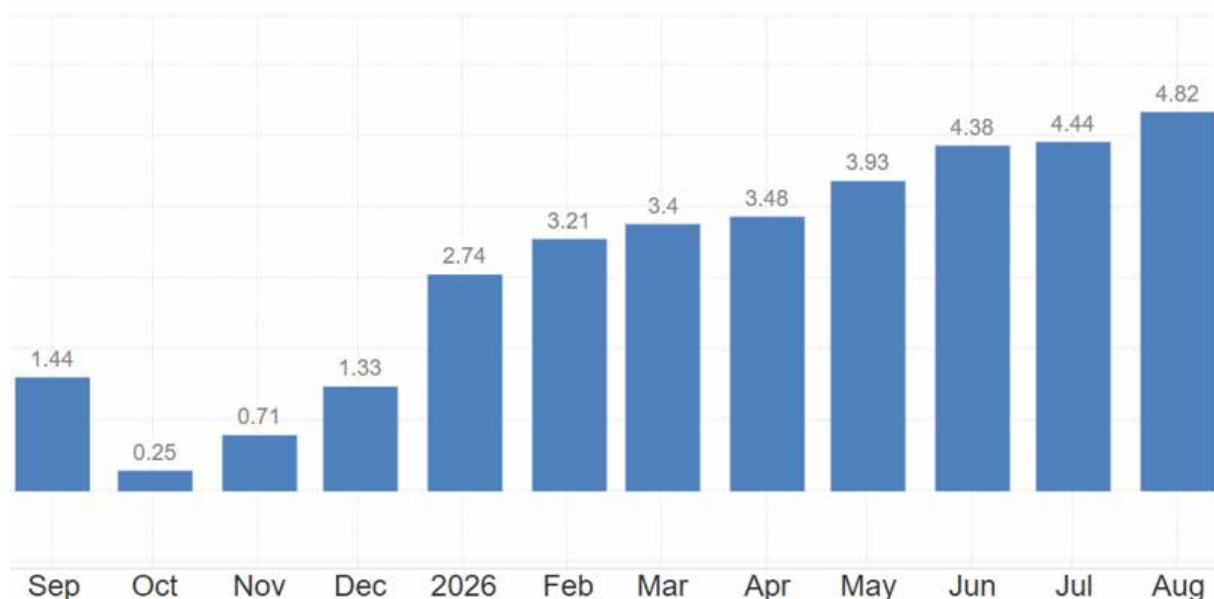
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Economic Updates

- The US Federal Reserve increased its benchmark policy rate by 25 basis points to 3.75%–4.00% in September 2026.
- India's Manufacturing PMI rose to 55.1 in Sep-26 from 52.8, while Services PMI further improved to 58.1 from 54.5.
- India's merchandise trade deficit remained largely stable at US\$26.9 billion in August 2026 despite global macroeconomic headwinds.

Source – RBI, Ministry of Statistics & Programme Implementation, Trading Economics

India's inflation continues to rise in Aug-26



Data Source: Trading economics

The sector(s)/stock(s) mentioned in this document do not constitute any research report/recommendation of the same and the fund may or may not have any future position in these sector(s)/stock(s).

Source: Internal

The top five sectors featured in the Shriram Multi Sector Rotation Fund during Sep-26 are as follows:

- 1. Financial Services:** India's banking sector remains on a strong footing, with systemic credit growth healthy at 18.1% Y-o-Y as of September 15 (19.1% at Aug 31) and deposit growth robust at 17.3%, aided by the ~\$127bn FCNR(B) haul that keeps funding comfortable despite an elevated CD ratio (~81%). RBI's August sectoral data showed a further pickup – overall credit 19.8% Y-o-Y, led by NBFCs (standout at 37.5%), services (24.3%) and retail, with industry moderating. IRDAI's consultation proposing sharply tighter bancassurance commission caps is a negative for bank/NBFC fee income and a growth headwind for life insurers, though lower payouts could aid insurer margins over time. With the Fed hiking and inflation sticky, markets now price a possible RBI hike at the Oct MPC – near-term positive for bank NIMs, a modest growth drag, and negative for NBFC cost of funds. With asset quality and valuations still favourable, we maintain a positive view on the sector.
- 2. Healthcare:** The Indian healthcare sector remains resilient, with the IPM sustaining healthy growth in recent months, supported by domestic demand and continued strength in chronic therapies. On the US tariff front, recent BIS guidance provides greater clarity, with generic drugs continuing to attract a 0% Section 232 tariff through September 2028, while specialty products such as gene therapies and antibody-drug conjugates, as well as clinical-trial supplies, are also eligible for zero tariffs under specified conditions. Commercial products

can also qualify for zero tariffs where applicable, including through qualifying MFN arrangements; Sun Pharma's recent agreement with the US government provides further clarity on tariff treatment for its innovative portfolio. Separately, the Supreme Court has questioned why medicine and medical-device MRPs should not be capped at 16% above the price to retailer (PTR), highlighting the wide gap between PTR and MRP in some medicines. No such cap has been ordered at this stage, and clarity on the eventual regulatory framework should emerge as the matter is heard next on 12 October 2026.

- 3. Consumer Services:** Companies across discretionary consumer services continued to report a robust demand environment across all categories, including Consumer-platform businesses, airlines, hotels, ports and logistic companies. Select pockets had margin pressures due to rising input costs, but the demand side remains quite strong. Hotel companies continued to post decent occupancy strength, though some demand was tempered by soft international travel from the middle east crisis. Ports and logistics continue to post resilient business trends.
- 4. Information Technology:** IT demand remains subdued, with macro uncertainty and cautious client spending limiting near-term growth. Clients continue to prioritize cost optimization and vendor consolidation, while AI adoption is shifting toward Agentic AI and enterprise automation. This creates opportunities in AI, cloud, data and modernization but also increases pricing and productivity pressure on traditional services. Deal wins remain healthy, but ramp-ups are gradual, keeping Q2FY27 growth muted. BFSI remains the strongest demand vertical, while the medium-term outlook is increasingly tied to AI-led transformation.
- 5. Automobile and Auto Components:** India's auto industry sustained strong momentum in Sep-26, with broad-based growth across segments, led by MHCVs (+44%), PVs (+21%) and 2Ws (+13.1%). Tractors declined 20.2% YoY on a high base. Demand was supported by GST-led affordability, new launches, replacement demand, infrastructure spending and resilient exports. Registrations grew ~32% YoY, with EV registrations surging ~85% for E2Ws and ~94% for e-PVs.

Views expressed herein cannot be construed to be a decision to invest. The statements contained herein are based on current views and involve known and unknown risks and uncertainties. Any reliance on the accuracy or use of such information shall be done only after consultation to the financial consultant to understand the specific legal, tax or financial implications. The Fund may or may not have any present or future positions in these sectors / securities / commodities. The Fund/ Shriram AMC is not indicating or guaranteeing returns on any investments. Readers should seek professional advice before taking any investment related decisions.

Sector Disclaimer: The Fund may or may not have any present or future positions in these sectors / securities / commodities. The Fund/ AMC is not indicating or guaranteeing returns on any investments. Readers should seek professional advice before taking any investment related decisions. Views expressed herein cannot be construed to be a decision to invest. The statements contained herein are based on current views and involve known and unknown risks and uncertainties. Any reliance on the accuracy or use of such information shall be done only after consultation to the financial consultant to understand the specific legal, tax or financial implications.

RBI: The October 5–7 policy comes at a key point in the rate cycle, as markets increasingly price in the possibility of a shift from the easing cycle that began in Feb 2025. Between Feb and Dec 2025, the RBI cut the repo rate by a cumulative 125 bps (25 bps in Feb, 25 bps in Apr, 50 bps in Jun and 25 bps in Dec), taking it to 5.25%. The Feb 2025 cut was the first in five years. The last hike came in Feb 2023, when the tightening cycle that followed Russia's invasion of Ukraine ended. Since Dec, the RBI has held rates steady despite inflation risks from the West Asia conflict and weaker farm output. Globally, inflation has stayed above target in the US, UK, Europe and Japan, and major central banks have returned to tightening. This has reduced India's rate differential and added pressure on the RBI and the rupee. On the domestic front, Aug CPI rose further above the 4% target, which could narrow the room for policymakers to stay on hold. Further liquidity measures will also be closely watched at this policy, given the RBI's ongoing efforts to drain the FCNR(B)-driven surplus.

FOMC: The Fed moved from a hawkish hold to an actual hike. At its Sep meeting, the FOMC unanimously approved a 25 bps increase in the federal funds target range to 3.75%–4.00%, its first hike since 2023. The median participant now expects the fed funds rate to end 2026 at 4.1%, which implies one more hike this year. The hike came amid persistent inflation, with core PCE above 3% every month this year, as well as geopolitical developments. The Fed's projections now see inflation returning to its 2% target only in 2029. Global yields rose sharply in response, and the U.S. 10-year Treasury yield crossed 5% for the first time in nearly three years.

G-Sec Markets: Indian G-Secs came under further selling pressure in Sep, and the benchmark broke above the 7% mark. The 10-year yield rose from 6.95% at the end of Aug to 7.18% at the end of Sep, a rise of roughly 23 bps and its highest level in nearly two years. The selling was driven by rising crude prices, a broader global bond sell-off, elevated US Treasury yields, expectations of rate hikes, and uncertainty around the RBI's liquidity stance. The front end was also repriced. The five-year rate jumped 9 bps in a single session as markets priced higher near-term policy rates. The RBI's OMO sales added to supply.

Macro Indicators

Inflation: CPI inflation rose to 4.82% in Aug from 4.44% in Jul. It is now further above the RBI's 4% target midpoint, though still within the 2–6% tolerance band. This was the highest reading in 20 months and was in line with market expectations of 4.8%. Headline inflation has risen steadily from 3.93% in May. Food was the main driver. The food price index rose 5.95%, the food and beverages division 5.66%, and transport 4.60%. Rural inflation, at 5.23%, ran well ahead of urban inflation at 4.31%.

INR: The rupee lost ground in Sep after its resilient Aug. It ended near ₹95.82 per US Dollar, compared with ₹95.17 at the end of Aug. In mid-month the rupee recorded its sharpest single-day fall in two months. The currency was pressured by persistent dollar demand from state-run oil marketing companies and firm crude prices. Dollar sales by state-run banks on behalf of the RBI, in both spot and forward markets, kept USD/INR below the 96.00 level. Capital inflows remained a key support. FCNR(B) inflows have reached about \$127 billion.

Brent Crude: Brent posted another strong monthly gain in a highly volatile month. The expiring November contract settled at \$103.50 at month-end, while the more active December contract settled at \$98.03. Brent gained roughly 14% in September, its largest monthly advance since July. Stalled U.S.–Iran peace negotiations kept a geopolitical risk premium in prices because of concerns over supply disruptions through the Strait of Hormuz, and tightness in diesel markets added support. Prices still swung sharply within the month. At one point Brent fell around 10% from its mid-month peak as supply concerns eased.

Banking Liquidity: System liquidity reached unprecedented levels early in September and then eased as the RBI stepped in. The surplus hit a record ₹11.6 lakh crore, almost 4% of total banking deposits. This came from heavy FCNR(B) deposit mobilization, as banks swapped the foreign currency with the RBI for rupee liquidity. On a single day, the RBI withdrew ₹6.12 lakh crore through two variable rate reverse repo (VRRR) auctions. Its longer-tenor VRRR auctions drew weak demand, so the RBI turned to OMO sales worth ₹1 lakh crore in three tranches. The RBI's foreign exchange (FX) intervention has remained a key source of drag on liquidity, and the surplus had fallen to around ₹4.87 lakh crore by month-end.

FIXED INCOME OUTLOOK

SEPTEMBER 2026

Outlook

The Fixed Income asset class remains relatively attractive on carry, but the near-term setting has become more challenging. The Fed has begun a hiking cycle, the U.S. 10-year has crossed 5%, CPI is at a 20-month high, and Brent is near \$100. The RBI's October policy is therefore a live meeting, with markets pricing in the possibility of a rate hike. India's 10-year gilt near 7.18%, its highest level in about two years, may see further volatility in the run-up to the policy. Investors should continue to prioritise quality and accrual over duration.

High-quality corporate bonds in the 2-5-year segment still offer a favourable risk-reward balance, as higher yields improve carry. The RBI's active liquidity draining, however, could keep short-term rates firm. For pure parking, Liquid and Money Market Funds may remain the preferred choice and may benefit if short-term rates reset higher. Overall, staying invested with a focus on quality, selectivity, and measured duration remains more prudent than waiting entirely on the sidelines.

Source: RBI, Bloomberg, Internal

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Shriram Multi Sector Rotation Fund

Type of Scheme: An open ended equity scheme investing in Multi sector rotation theme.

Product labelling: This product is suitable for investors who are seeking*:

- Capital appreciation over medium to long term in an actively managed portfolio of equity & equity related instruments of specific identifiable sectors that are performing well.
- Sustainable alpha over the benchmark

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

Data as of 30-Sep-2026

Fund Details	
Date of Inception / Allotment:	09 December 2024
Benchmark Name:	Nifty 500 TRI
NAV (as on 30.09.26)	
Regular Plan - Growth Option	₹ 7.6335
Direct Plan - Growth Option	₹ 7.8730
AUM (as on 30.09.26)	₹ 147.57 Cr.
AAUM (for the month of Sep)	₹ 155.42 Cr.

Fund Manager	
Name of Fund Managers	
• Mr. Hitesh Savanth • Mr. Prateek Nigudkar	
Total Experience	14 years / 13 years
Managing Since	Jun 15, 2026 / Aug 7, 2025

Minimum Investment	
Lumpsum Amount	Please refer Additional Disclosure for this
SIP	Please refer Additional Disclosure for this

Load Structure	
Exit Load:	
• 1% of the applicable NAV, if redeemed within 3 months from the date of allotment.	
• Nil if redeemed after 3 months from the date of allotment.	

Expense Ratio	
BER / TER (Regular Plan)	2.10% / 2.75%
BER / TER (Direct Plan)	0.60% / 1.02%
With effect from Apr 1 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST).	

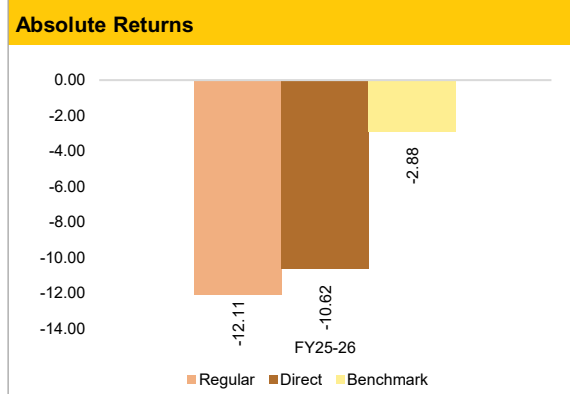
Quantitative Measures*	
1 Standard Deviation (%)	22.16%
2 Beta	1.07
3 Tracking Error (%)	
1 Year	NA
3 Years	NA
4 Sharpe Ratio (%)	-0.82
5 Tracking Difference (%)	
1 Year	NA
3 Years	NA
5 Years	NA
Since Inception	NA
6 Information Ratio	0.46

*Please refer to the next page for details description in tabular format

NA Stands for "Not Applicable"

Fund Performance			
Performance of scheme in Tabular form			
Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	-0.12	1.57	-2.03
Returns for last 3 years	NA	NA	NA
Returns for last 5 years	NA	NA	NA
Returns since inception	-13.87	-12.39	-1.97

Performance as on 30.09.26; NA Stands for "Not Applicable"



Absolute Returns for each F.Y. for last 5 years.

Portfolio Data		
Top 10 Holdings		% of Net Assets
1	HDFC Bank Ltd	7.77%
2	Axis Bank Ltd	5.71%
3	Eternal Limited	5.59%
4	State Bank Of India	4.06%
5	Reliance Industries Ltd	3.84%
6	Adani Ports & Special Economic Zone Ltd	3.55%
7	Mahindra & Mahindra Ltd	3.38%
8	Samvardhana Motherson International Ltd	3.16%
9	Apollo Hospitals Enterprises Ltd	3.14%
10	Bharti Airtel Ltd	3.11%

Additional Information pertaining to Portfolio of the scheme	
Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Scheme Riskometer	
Shriram Multi Sector Rotation Fund Investor understand that their principal will be at very high risk	
Benchmark Riskometer	
Benchmark Riskometer is at very high risk As per AMFI Tier 1 Benchmark i.e Nifty 500 TRI	

Major Risk Factors	
1	Market Risk
2	Liquidity Risk
3	Risk of investing in Derivatives
4	Legal, Tax and Regulatory Risk
*with a detailed explanation in the Important Link Section	

Quantitative Measures/Risk Measures* (as applicable)	
1	Portfolio Turnover Ratio (Annualized)
a)	Equity Turnover 90.48%
b)	Gross Exposure Turnover 97.35%
(Equity + Debt + Derivatives)	
2	Average Maturity (years): NA
3	Macaulay Duration (years): NA
4	Modified Duration (years): NA
5	Annualized Portfolio Yield: NA
6	Yield to Maturity (%): NA
*Please refer to the next page for details description in tabular format	
NA Stands for "Not Applicable"	

Data as of 30-Sep-2026

Major Changes w.r.t previous month –

(Top 10 changes in Holding) in portfolio of the scheme		
Name of securities added	Name of securities deleted/reduced	Total Weightage in %
	Axis Bank Ltd.	5.71%
	Eternal Ltd.	5.59%
Reliance Industries Ltd.		3.84%
Bharti Airtel Ltd.		3.11%
Ajanta Pharma Ltd.		1.01%

Changes in Expense Ratio of the scheme		
Change in	Previous Month	Current Month
BER / TER (Direct Plan)	0.60% / 1.06%	0.60% / 1.02%
BER / TER (Regular Plan)	2.10% / 2.79%	2.10% / 2.75%

Changes in Credit Quality		
Name of security	Rating Previous Month	Rating Current Month
NA	NA	NA

Change In Risk-o-Meter of Scheme		
Fund Name	Previous Month	Current Month
Shriram Multi Sector Rotation Fund	Very High	Very High

Description/inference of the Quantitative/Risk Measures		
Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1	Standard Deviation	A statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.
2	Sharpe Ratio	A measure of risk-adjusted returns, it is calculated using standard deviation and excess return to determine reward per unit of risk.
3	Beta Ratio	A measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.
4	Information Ratio	Evaluates the risk-adjusted return of a fund compared to a benchmark, highlighting consistency in outperformance.
5	Tracking Error	The annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the ETF/Index Fund
6	Tracking Difference	The performance gap between a mutual fund (such as an index fund or ETF) and its target benchmark index.
7	Portfolio Turnover Ratio	It has been computed as the ratio of the lower value of purchase and sales, to the average net assets in the past one year .
8	Yield to Maturity	It is the rate of return anticipated on a bond if held until maturity & is expressed as an annual rate.
9	Modified Duration	It is the price sensitivity and the percentage change in price for a unit change in yield.
10	Macaulay Duration	It is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.
11	Average Maturity	Average Maturity is the weighted average of all the current maturities of the debt securities held in the fund.
12	Annualized Portfolio Yield	It measures the income generated by the fund's underlying assets (such as interest or dividends) scaled to a 12-month annual rate

Important Weblinks:		
Sr. No.	Links	Description
1	Video Explainer	Link for a video providing simplified explanation of the Fund Factsheet along with explanation to various terminologies used.
2	Calculation/Methodology	Link for a pdf showing the various mathematical parameters and their respective Calculation methodology/formulae along with any assumptions considered
3	Detailed Risk Factors	Link to be provided for various risk factors associated with the Scheme
4	QR Code	
5	Investor Services	Link showing Contact details (Email ID and Telephone Number of the Investor)
6	Grievance submission and redressal	Link directing to grievance submission page with details showing Escalation matrix

Additional Disclosure

Data as of 30-Sep-2026

Investment Objective

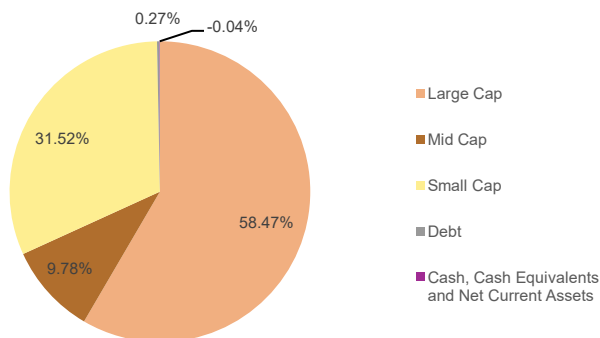
The investment objective of the scheme is to generate long-term capital appreciation by employing a quantamental approach of investing in equity and equity derivatives of specific sectors that are trending due to better earnings expectation. The allocation among sectors and stock selection will be decided by the in-house proprietary quantitative model and further augmented with fundamental analysis. There is no assurance or guarantee that the investment objective of the Scheme will be achieved.

SIP Performance						
Particulars	Since Inception	10 Years	5 Years	3 Years	2 Years	1 Year
Total Amount Invested (In ₹)	2,10,000	NA	NA	NA	NA	1,20,000
Mkt Value (In ₹) (Reg – Growth)	2,02,579	NA	NA	NA	NA	1,16,572
Scheme Returns % (Reg – Growth)	-3.89%	NA	NA	NA	NA	-5.28%
Mkt Value (In ₹) (Dir – Growth)	2,05,719	NA	NA	NA	NA	1,17,642
Scheme Returns % (Dir – Growth)	-2.24%	NA	NA	NA	NA	-3.64%
Mkt Value (In ₹) (Benchmark)	2,07,180	NA	NA	NA	NA	1,15,675
Scheme Benchmark Returns %	-1.47%	NA	NA	NA	NA	-6.64%
Mkt Value (In ₹) (Additional Benchmark)	1,97,417	NA	NA	NA	NA	1,11,045
**Additional Benchmark Returns %	-6.61%	NA	NA	NA	NA	-13.59%

Data as on 30th September 2026

*NIFTY 500 TRI is the scheme benchmark. **NIFTY 50 TRI Past Performance may or may not be sustained in future. Note: For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option and Direct Plan - Growth Option. The SIP returns are calculated by XIRR approach assuming investment of Rs.10,000/- on the 1st working day of every month. For the performance of other funds managed by the same fund managers please refer page no. 44-48. The scheme is currently managed by Mr. Hitesh Savanth (Since June 15, 2026) and Mr. Prateek Nigudkar (since August 7, 2025).

Market Capitalisation Allocation (%)



Minimum Investment

Lump sum: For Purchase - Rs. 500/- and in multiples of Re. 1/- thereafter. For Switch-in - Rs. 500/- and in multiples of Re. 1/- thereafter. Minimum Additional Purchase Amount Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter.

SIP: The facility can be exercised on:

Weekly/Fortnightly/Monthly/Quarterly:

- Rs. 500/- and in multiples of Re. 1/-thereafter for minimum 24 installments
- Rs. 1000/-and in multiples of Re. 1/-thereafter for minimum 12 installments.

Shriram Flexi Cap Fund

Type of Scheme: An Open Ended Dynamic Equity Scheme Investing Across Large Cap, Mid Cap, Small Cap Stocks.

Product labelling: This product is suitable for investors* who are seeking:

- Long term capital appreciation.
- Investment in actively managed portfolio, predominantly consisting of equity and equity related securities diversified over various sectors.
- Very high-risk

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

Data as of 30-Sep-2026

Fund Details	
Date of Inception / Allotment:	28 September 2018
Benchmark Name:	Nifty 500 TRI
NAV (as on 30.09.26)	
Regular Plan - Growth Option	₹ 18.7300
Regular Plan - IDCW Option	₹ 18.7234
Direct Plan - Growth Option	₹ 21.5513
Direct Plan - IDCW Option	₹ 21.3346
AUM (as on 30.09.26)	₹ 121.70 Cr.
AAUM (for the month of Sep)	₹ 126.49 Cr.

Fund Manager	
Name of Fund Managers	
• Mr. Hitesh Savanth • Mr. Prateek Nigudkar	
Total Experience	14 years / 13 years
Managing Since	Jun 15, 2026 / Aug 7, 2025

Minimum Investment	
Lumpsum Amount	Please refer Additional Disclosure for this
SIP	Please refer Additional Disclosure for this

Load Structure	
Exit Load: If redeemed / switched-out within 90 days from the date of allotment: • Upto 12% of units: Nil • More than 12% of units: 1% of applicable Net Asset Value (NAV) If redeemed/switched-out after 90 days from the date of allotment: Nil	

Expense Ratio	
BER / TER (Regular Plan)	2.10% / 2.57%
BER / TER (Direct Plan)	0.75% / 1.04%
With effect from Apr 1 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade +(D) Statutory levies (including GST).	

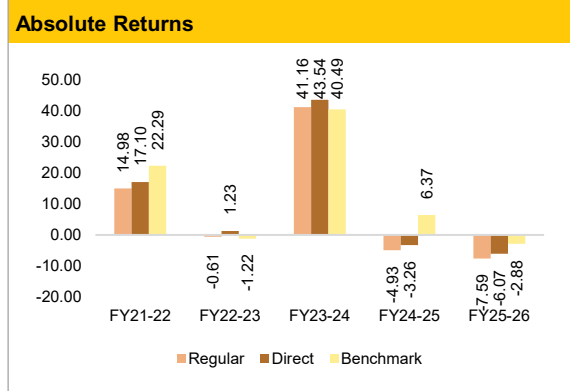
Quantitative Measures*	
1 Standard Deviation (%)	17.18%
2 Beta	0.97
3 Tracking Error (%)	
1 Year	NA
3 Years	NA
4 Sharpe Ratio (%)	0.04
5 Tracking Difference (%)	
1 Year	NA
3 Years	NA
5 Years	NA
Since Inception	NA
6 Information Ratio	-0.86

*Please refer to the next page for details description in tabular format

NA Stands for "Not Applicable"

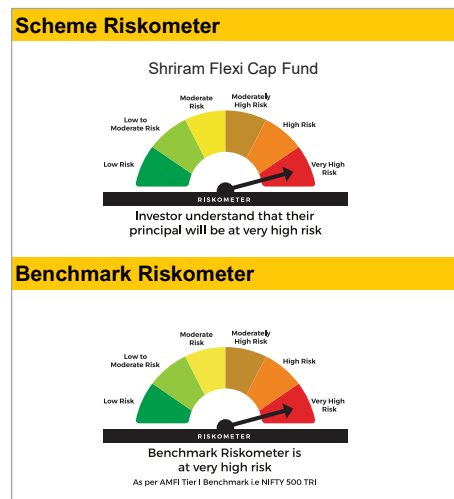
Fund Performance			
Performance of scheme in Tabular form			
Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	-4.75	-3.20	-2.03
Returns for last 3 years	4.32	6.06	9.50
Returns for last 5 years	5.01	6.82	9.04
Returns since inception	8.15	10.06	12.83

Performance as on 30.09.26; NA Stands for "Not Applicable"



Absolute Returns for each F.Y. for last 5 years.

Portfolio Data		
Top 10 Holdings		% of Net Assets
1	HDFC Bank Ltd	7.45%
2	ICICI Bank Ltd	5.52%
3	State Bank Of India	4.10%
4	Axis Bank Ltd	3.96%
5	Bharti Airtel Ltd	3.87%
6	Reliance Industries Ltd	3.81%
7	Samhi Hotels Ltd.	2.40%
8	ITC Ltd	2.31%
9	Bharat Electronics Ltd	2.08%
10	Mahindra & Mahindra Ltd	2.07%



Major Risk Factors	
1	Market Risk
2	Liquidity Risk
3	Risk of investing in Derivatives
4	Legal, Tax and Regulatory Risk
*with a detailed explanation in the Important Link Section	

Quantitative Measures/Risk Measures* (as applicable)	
1 Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	59.34%
b) Gross Exposure Turnover (Equity + Debt + Derivatives)	68.56%
2 Average Maturity (years):	NA
3 Macaulay Duration (years):	NA
4 Modified Duration (years):	NA
5 Annualized Portfolio Yield:	NA
6 Yield to Maturity (%)	NA
*Please refer to the next page for details description in tabular format	
NA Stands for "Not Applicable"	

Additional Information pertaining to Portfolio of the scheme	
Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Data as of 30-Sep-2026

Major Changes w.r.t previous month –

(Top 10 changes in Holding) in portfolio of the scheme		
Name of securities added	Name of securities deleted/reduced	Total Weightage in %
GMR Airports Ltd.		0.92%
PVR Inox Ltd.		0.42%
Cartrade Tech Ltd.		0.39%
Godrej Consumer Products Ltd.		0.07%
	Computer Age Management Services Ltd.	1.45%
	Torrent Pharmaceuticals Ltd.	1.12%
	Indian Bank	1.01%
	Lemon Tree Hotels Ltd.	0.92%
	Pricol Ltd.	0.48%
	TVS Motor Company Ltd.	0.02%

Changes in Expense Ratio of the scheme		
Change in	Previous Month	Current Month
BER / TER (Direct)	0.75% / 1.06%	0.75% / 1.04%
BER / TER (Regular)	2.10% / 2.59%	2.10% / 2.57%

Changes in Credit Quality		
Name of security	Rating Previous Month	Rating Current Month
NA	NA	NA

Change In Risk-o-Meter of Scheme		
Fund Name	Previous Month	Current Month
Shriram Flexi Cap Fund	Very High	Very High

Description/inference of the Quantitative/Risk Measures		
Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1	Standard Deviation	A statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.
2	Sharpe Ratio	A measure of risk-adjusted returns, it is calculated using standard deviation and excess return to determine reward per unit of risk.
3	Beta Ratio	A measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.
4	Information Ratio	Evaluates the risk-adjusted return of a fund compared to a benchmark, highlighting consistency in outperformance.
5	Tracking Error	The annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the ETF/Index Fund
6	Tracking Difference	The performance gap between a mutual fund (such as an index fund or ETF) and its target benchmark index.
7	Portfolio Turnover Ratio	It has been computed as the ratio of the lower value of purchase and sales, to the average net assets in the past one year .
8	Yield to Maturity	It is the rate of return anticipated on a bond if held until maturity & is expressed as an annual rate.
9	Modified Duration	It is the price sensitivity and the percentage change in price for a unit change in yield.
10	Macaulay Duration	It is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.
11	Average Maturity	Average Maturity is the weighted average of all the current maturities of the debt securities held in the fund.
12	Annualized Portfolio Yield	It measures the income generated by the fund's underlying assets (such as interest or dividends) scaled to a 12-month annual rate

Important Weblinks:		
Sr. No.	Links	Description
1	Video Explainer	Link for a video providing simplified explanation of the Fund Factsheet along with explanation to various terminologies used.
2	Calculation/Methodology	Link for a pdf showing the various mathematical parameters and their respective Calculation methodology/formulae along with any assumptions considered
3	Detailed Risk Factors	Link to be provided for various risk factors associated with the Scheme
4	QR Code	
5	Investor Services	Link showing Contact details (Email ID and Telephone Number of the Investor)
6	Grievance submission and redressal	Link directing to grievance submission page with details showing Escalation matrix

Additional Disclosure

Data as of 30-Sep-2026

Investment Objective

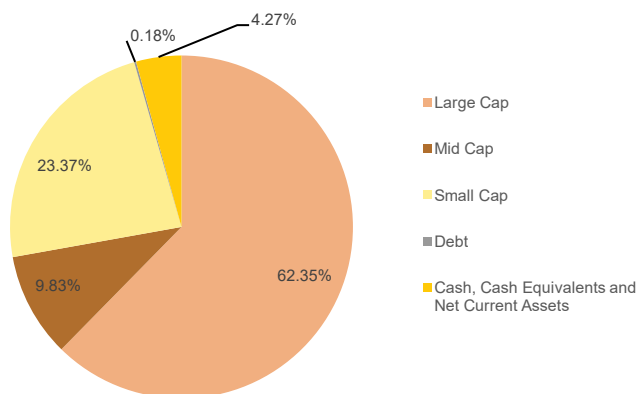
The primary investment objective of the scheme is to generate long term capital appreciation by investing in an actively managed portfolio predominantly consisting of Equity & equity related securities diversified over various sectors. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.

SIP Performance						
Particulars	Since Inception	10 Years	5 Years	3 Years	2 Years	1 Year
Total Amount Invested (In ₹)	9,50,000	NA	6,00,000	3,60,000	2,40,000	1,20,000
Mkt Value (In ₹) (Reg – Growth)	12,54,297	NA	6,42,689	3,37,548	2,24,784	1,13,674
Scheme Returns % (Reg – Growth)	6.89%	NA	2.71%	-4.14%	-6.18%	-9.67%
Mkt Value (In ₹) (Dir – Growth)	13,58,589	NA	6,72,961	3,46,195	2,28,531	1,14,649
Scheme Returns % (Dir – Growth)	8.85%	NA	4.54%	-2.53%	-4.65%	-8.20%
Mkt Value (In ₹) (Benchmark)	15,76,336	NA	7,35,000	3,70,905	2,36,274	1,15,675
Scheme Benchmark Returns %	12.49%	NA	8.06%	1.95%	-1.50%	-6.64%
Mkt Value (In ₹) (Additional Benchmark)	13,94,664	NA	6,73,946	3,52,165	2,25,554	1,11,045
**Additional Benchmark Returns %	9.49%	NA	4.60%	-1.43%	-5.87%	-13.59%

Data as on 30th September 2026

*NIFTY 500 TRI is the scheme benchmark. **NIFTY 50 TRI Past Performance may or may not be sustained in future. Note: For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option and Direct Plan - Growth Option. The SIP returns are calculated by XIRR approach assuming investment of Rs.10,000/- on the 1st working day of every month. For the performance of other funds managed by the same fund managers please refer page no. 44-48. The scheme is currently managed by Mr. Hitesh Savanth (Since June 15, 2026) and Mr. Prateek Nigudkar (since August 7, 2025).

Market Capitalisation Allocation (%)



Minimum Investment

Lump sum: For Purchase - Rs. 500/- and in multiples of Re. 1/- thereafter.
For Switch-in - Rs. 500/- and in multiples of Re. 1/- thereafter.
Minimum Additional Purchase Amount Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter.

SIP: The facility can be exercised on:

Weekly/Fortnightly/Monthly/Quarterly:

- Rs. 500/- and in multiples of Re. 1/-thereafter for minimum 24 installments
- Rs. 1000/-and in multiples of Re. 1/-thereafter for minimum 12 installments.

Shriram ELSS Tax Saver Fund

Type of Scheme: An open ended scheme with attributes in accordance with Equity Linked Saving Scheme, 2005 notified by Ministry of Finance.

Product labelling: 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.
- Very High Risk

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

Data as of 30-Sep-2026

Fund Details	
Date of Inception / Allotment:	25 January 2019
Benchmark Name:	Nifty 500 TRI
NAV (as on 30.09.26)	
Regular Plan - Growth Option	₹ 19.6915
Regular Plan - IDCW Option	₹ 19.6941
Direct Plan - Growth Option	₹ 22.5495
Direct Plan - IDCW Option	₹ 22.3679
AUM (as on 30.09.26)	₹ 44.46 Cr.
AAUM (for the month of Sep)	₹ 46.06 Cr.

Fund Manager	
Name of Fund Managers	
• Mr. Hitesh Savanth • Mr. Prateek Nigudkar	
Total Experience	14 years / 13 years
Managing Since	Jun 15, 2026 / Aug 7, 2025

Minimum Investment	
Lumpsum Amount	Please refer Additional Disclosure for this
SIP	Please refer Additional Disclosure for this

Load Structure	
Exit Load:	Nil

Expense Ratio	
BER / TER (Regular)	2.09% / 2.54%
BER / TER (Direct)	0.66% / 0.92%
With effect from Apr 1 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade +(D) Statutory levies (including GST).	

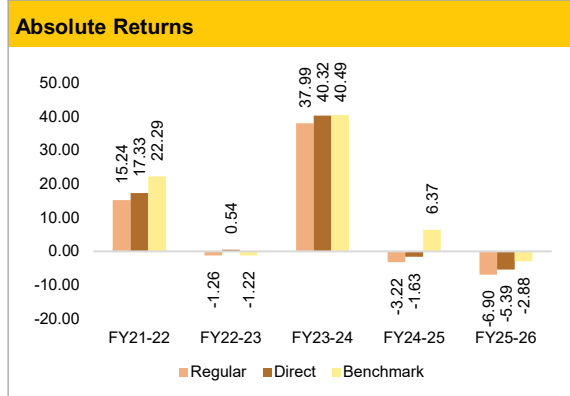
Quantitative Measures*	
1 Standard Deviation (%)	17.14%
2 Beta	0.97
3 Tracking Error (%)	
1 Year	NA
3 Years	NA
4 Sharpe Ratio (%)	0.04
5 Tracking Difference (%)	
1 Year	NA
3 Years	NA
5 Years	NA
Since Inception	NA
6 Information Ratio	-0.91

*Please refer to the next page for details description in tabular format

NA Stands for "Not Applicable"

Fund Performance			
Performance of scheme in Tabular form			
Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	-4.20	-2.62	-2.03
Returns for last 3 years	4.29	5.99	9.50
Returns for last 5 years	4.61	6.38	9.04
Returns since inception	9.22	11.16	13.58

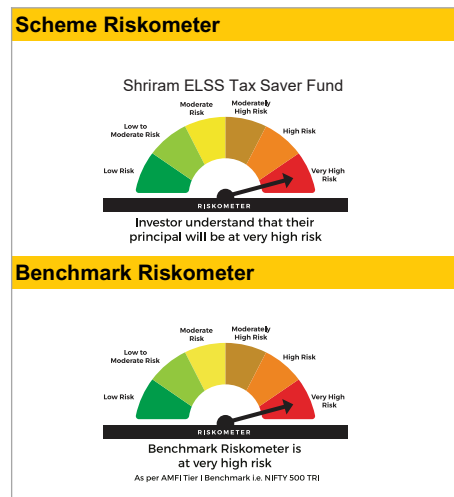
Performance as on 30.09.26; NA Stands for "Not Applicable"



Absolute Returns for each F.Y. for last 5 years.

Portfolio Data		
Top 10 Holdings		% of Net Assets
1	HDFC Bank Ltd	7.47%
2	ICICI Bank Ltd	5.02%
3	Axis Bank Ltd	4.06%
4	State Bank Of India	4.02%
5	Reliance Industries Ltd	3.90%
6	Bharti Airtel Ltd	3.79%
7	Mahindra & Mahindra Ltd	2.03%
8	Kfin Technologies Ltd.	2.00%
9	Samhi Hotels Ltd.	1.96%
10	Kirloskar Oil Engines Ltd	1.92%

Additional Information pertaining to Portfolio of the scheme	
Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here



Major Risk Factors	
1	Market Risk
2	Liquidity Risk
3	Risk of investing in Derivatives
4	3-Year Lock-in Risk
5	Legal, Tax and Regulatory Risk
*with a detailed explanation in the Important Link Section	

Quantitative Measures/Risk Measures* (as applicable)	
1	Portfolio Turnover Ratio (Annualized)
a)	Equity Turnover 58.08%
b)	Gross Exposure Turnover 66.72%
(Equity + Debt + Derivatives)	
2	Average Maturity (years): NA
3	Macaulay Duration (years): NA
4	Modified Duration (years): NA
5	Annualized Portfolio Yield: NA
6	Yield to Maturity (%): NA
*Please refer to the next page for details description in tabular format	
NA Stands for "Not Applicable"	

Data as of 30-Sep-2026

Major Changes w.r.t previous month –

(Top 10 changes in Holding) in portfolio of the scheme		
Name of securities added	Name of securities deleted/reduced	Total Weightage in %
GMR Airports Ltd.		0.92%
PVR Inox Ltd.		0.52%
Cartrade Tech Ltd.		0.39%
Cipla Ltd.		0.25%
PB Fintech Ltd.		0.24%
Godrej Consumer Products Ltd.		0.10%
	Computer Age Management Services Ltd.	1.39%
	Torrent Pharmaceuticals Ltd.	1.21%
	Indian Bank	1.01%
	Lemon Tree Hotels Ltd.	0.66%

Changes in Expense Ratio of the scheme		
Change in	Previous Month	Current Month
BER / TER (Direct)	0.66% / 0.93%	0.66% / 0.92%
BER / TER (Regular)	2.09% / 2.55%	2.09% / 2.54%

Changes in Credit Quality		
Name of security	Rating Previous Month	Rating Current Month
NA	NA	NA

Change In Risk-o-Meter of Scheme		
Fund Name	Previous Month	Current Month
Shriram ELSS Tax Saver Fund	Very High	Very High

Description/inference of the Quantitative/Risk Measures		
Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1	Standard Deviation	A statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.
2	Sharpe Ratio	A measure of risk-adjusted returns, it is calculated using standard deviation and excess return to determine reward per unit of risk.
3	Beta Ratio	A measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.
4	Information Ratio	Evaluates the risk-adjusted return of a fund compared to a benchmark, highlighting consistency in outperformance.
5	Tracking Error	The annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the ETF/Index Fund
6	Tracking Difference	The performance gap between a mutual fund (such as an index fund or ETF) and its target benchmark index.
7	Portfolio Turnover Ratio	It has been computed as the ratio of the lower value of purchase and sales, to the average net assets in the past one year .
8	Yield to Maturity	It is the rate of return anticipated on a bond if held until maturity & is expressed as an annual rate.
9	Modified Duration	It is the price sensitivity and the percentage change in price for a unit change in yield.
10	Macaulay Duration	It is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.
11	Average Maturity	Average Maturity is the weighted average of all the current maturities of the debt securities held in the fund.
12	Annualized Portfolio Yield	It measures the income generated by the fund's underlying assets (such as interest or dividends) scaled to a 12-month annual rate

Important Weblinks:		
Sr. No.	Links	Description
1	Video Explainer	Link for a video providing simplified explanation of the Fund Factsheet along with explanation to various terminologies used.
2	Calculation/Methodology	Link for a pdf showing the various mathematical parameters and their respective Calculation methodology/formulae along with any assumptions considered
3	Detailed Risk Factors	Link to be provided for various risk factors associated with the Scheme
4	QR Code	
5	Investor Services	Link showing Contact details (Email ID and Telephone Number of the Investor)
6	Grievance submission and redressal	Link directing to grievance submission page with details showing Escalation matrix

Past Performance is not an indicator or guarantee of future results

Additional Disclosure

Data as of 30-Sep-2026

Investment Objective

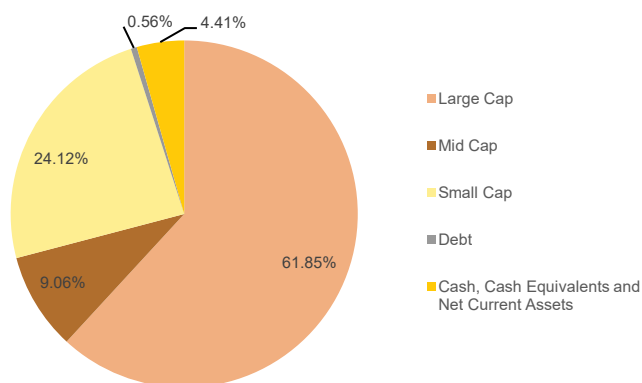
The primary investment objective of the Scheme is to generate income and long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities and enable investors to avail the income tax rebate, as permitted from time to time. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.

SIP Performance						
Particulars	Since Inception	10 Years	5 Years	3 Years	2 Years	1 Year
Total Amount Invested (In ₹)	9,20,000	NA	6,00,000	3,60,000	2,40,000	1,20,000
Mkt Value (In ₹) (Reg – Growth)	12,08,347	NA	6,46,333	3,41,047	2,26,341	1,14,148
Scheme Returns % (Reg – Growth)	6.98%	NA	2.94%	-3.49%	-5.54%	-8.95%
Mkt Value (In ₹) (Dir – Growth)	13,04,527	NA	6,76,301	3,49,774	2,30,168	1,15,156
Scheme Returns % (Dir – Growth)	8.93%	NA	4.74%	-1.87%	-3.98%	-7.43%
Mkt Value (In ₹) (Benchmark)	14,96,750	NA	7,35,000	3,70,905	2,36,274	1,15,675
Scheme Benchmark Returns %	12.42%	NA	8.06%	1.95%	-1.50%	-6.64%
Mkt Value (In ₹) (Additional Benchmark)	13,25,199	NA	6,73,946	3,52,165	2,25,554	1,11,045
**Additional Benchmark Returns %	9.33%	NA	4.60%	-1.43%	-5.87%	-13.59%

Data as on 30th September 2026

*NIFTY 500 TRI is the scheme benchmark. **NIFTY 50 TRI Past Performance may or may not be sustained in future. Note: For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option and Direct Plan - Growth Option. The SIP returns are calculated by XIRR approach assuming investment of Rs.10,000/- on the 1st working day of every month. For the performance of other funds managed by the same fund managers please refer page no. 44-48. The scheme is currently managed by Mr. Hitesh Savanth (Since June 15, 2026) and Mr. Prateek Nigudkar (since August 7, 2025).

Market Capitalisation Allocation (%)



Minimum Investment

Lump sum: Minimum Application Amount/Minimum Additional Purchase Amount/ Switch-in Amount: Rs. 500/- and in multiples of Rs. 500/-thereafter.

SIP: The facility can be exercised on:

Weekly/Fortnightly/Monthly/Quarterly: Any date of every month (between 1st & 28th)

- Rs. 500/- and in multiples of Rs. 500/-thereafter for minimum 24 installments
- Rs. 1000/-and in multiples of Rs. 500/-thereafter for minimum 12 installments.

Shriram Multi Asset Allocation Fund

Type of Scheme: An open ended scheme investing in Equity, debt and Gold/Silver ETFs.

Product labelling: 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.
- Very high risk.

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

Data as of 30-Sep-2026

Fund Details	
Date of Inception / Allotment:	08 September 2023
Benchmark Name: Nifty 50 TRI (70%) + NIFTY Short Duration Debt Index (20%) + Domestic prices of Gold (8%) + Domestic prices of Silver (2%)	
NAV (as on 30.09.26)	
Regular Plan - Growth Option	₹ 12.7311
Direct Plan - Growth Option	₹ 13.4527
AUM (as on 30.09.26)	
₹ 139.56 Cr.	
AAUM (for the month of Sep)	
₹ 144.04 Cr.	

Fund Manager	
Name of Fund Managers	
• Mr. Hitesh Savanth • Mr. Prateek Nigudkar • Mr. Amit Modani	
Total Experience	14 years / 13 years / 13 years
Managing Since	Jun 15, 2026 / Aug 7, 2025 / Nov 1, 2025

Minimum Investment	
Lumpsum Amount	Please refer Additional Disclosure for this
SIP	Please refer Additional Disclosure for this

Load Structure	
Exit Load: If redeemed / switched-out within 90 days from the date of allotment: • Upto 12% of units: Nil • More than 12% of units: 1% of applicable Net Asset Value (NAV) If redeemed/switched-out after 90 days from the date of allotment: Nil	

Expense Ratio	
BER / TER (Regular):	2.06% / 2.47%
BER / TER (Direct):	0.46% / 0.61%
With effect from Apr 1 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade +(D) Statutory levies (including GST).	

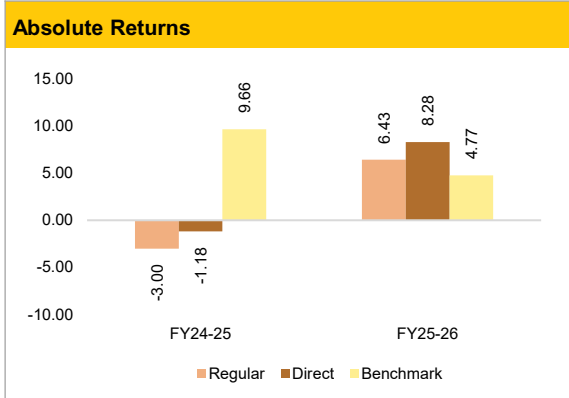
Quantitative Measures*	
1 Standard Deviation (%)	11.50%
2 Beta	0.95
3 Tracking Error (%)	
1 Year	NA
3 Years	NA
4 Sharpe Ratio (%)	0.33
5 Tracking Difference (%)	
1 Year	NA
3 Years	NA
5 Years	NA
Since Inception	NA
6 Information Ratio	NA

*Please refer to the next page for details description in tabular format

NA Stands for "Not Applicable"

Fund Performance			
Performance of scheme in Tabular form			
Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	3.82	5.55	-0.63
Returns for last 3 years	8.53	10.49	9.54
Returns for last 5 years	NA	NA	NA
Returns since inception	8.20	10.17	9.09

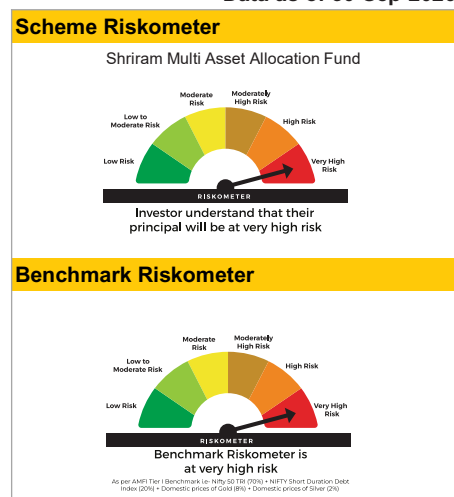
Performance as on 30.09.26; NA Stands for "Not Applicable"



Absolute Returns for each F.Y. for last 5 years.

Portfolio Data		
Top 10 Holdings		% of Net Assets
1	Nippon India ETF Gold Bees	12.24%
2	Union Bank of India CD RED 22-02-2027	7.68%
3	Bank of Baroda CD RED 12-02-27	6.99%
4	ICICI Bank Ltd.	3.94%
5	HDFC Bank Ltd.	3.93%
6	Reliance Industries Ltd	3.88%
7	Bharti Airtel Ltd	2.91%
8	State Bank Of India	2.88%
9	Axis Bank Ltd	2.61%
10	Sun Pharmaceutical Industries Ltd	2.26%

Additional Information pertaining to Portfolio of the scheme	
Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here



Major Risk Factors	
1	Market Risk
2	Interest Rate Risk
3	Liquidity Risk
4	Credit Risk
5	Risk of investing in Derivatives
6	Legal, Tax and Regulatory Risk
*with a detailed explanation in the Important Link Section	

Quantitative Measures/Risk Measures* (as applicable)	
1	Portfolio Turnover Ratio (Annualized)
a)	Equity Turnover 23.23%
b)	Gross Exposure Turnover 78.48% (Equity + Debt + Derivatives)
2	Average Maturity (years): 0.49
3	Macaulay Duration (years): 0.47
4	Modified Duration (years): 0.45
5	Annualized Portfolio Yield: 6.82
6	Yield to Maturity (%): 6.79
*Please refer to the next page for details description in tabular format	
NA Stands for "Not Applicable"	

Past Performance is not an indicator or guarantee of future results

Data as of 30-Sep-2026

Major Changes w.r.t previous month –

(Top 10 changes in Holding) in portfolio of the scheme

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
Tata Motors Ltd.		0.62%
DLF Ltd.		0.44%
Delhivery Ltd.		0.35%
GMR Airports Ltd.		0.26%
Apollo Hospitals Enterprise Ltd.		0.20%
	EXIM Bank CP RED 03-09-2026	1.37%
	Union Bank Of India CD R 04-09-26	0.69%
	TD Power Systems Ltd.	0.27%
	6% TVS Motor Co LTD NCRPS	0.02%
HDFC Bank Ltd.		3.93%

Changes in Expense Ratio of the scheme

Change in	Previous Month	Current Month
BER / TER (Direct)	0.46% / 0.62%	0.46% / 0.61%
BER / TER (Regular)	2.06% / 2.48%	2.06% / 2.47%

Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
NA	NA	NA

Change In Risk-o-Meter of Scheme

Fund Name	Previous Month	Current Month
Shriram Multi Asset Allocation Fund	Very High	Very High

Description/inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1	Standard Deviation	A statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.
2	Sharpe Ratio	A measure of risk-adjusted returns, it is calculated using standard deviation and excess return to determine reward per unit of risk.
3	Beta Ratio	A measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.
4	Information Ratio	Evaluates the risk-adjusted return of a fund compared to a benchmark, highlighting consistency in outperformance.
5	Tracking Error	The annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the ETF/Index Fund
6	Tracking Difference	The performance gap between a mutual fund (such as an index fund or ETF) and its target benchmark index.
7	Portfolio Turnover Ratio	It has been computed as the ratio of the lower value of purchase and sales, to the average net assets in the past one year .
8	Yield to Maturity	It is the rate of return anticipated on a bond if held until maturity & is expressed as an annual rate.
9	Modified Duration	It is the price sensitivity and the percentage change in price for a unit change in yield.
10	Macaulay Duration	It is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.
11	Average Maturity	Average Maturity is the weighted average of all the current maturities of the debt securities held in the fund.
12	Annualized Portfolio Yield	It measures the income generated by the fund's underlying assets (such as interest or dividends) scaled to a 12-month annual rate

Important Weblinks:

Sr. No.	Links	Description
1	Video Explainer	Link for a video providing simplified explanation of the Fund Factsheet along with explanation to various terminologies used.
2	Calculation/Methodology	Link for a pdf showing the various mathematical parameters and their respective Calculation methodology/formulae along with any assumptions considered
3	Detailed Risk Factors	Link to be provided for various risk factors associated with the Scheme
4	QR Code	
5	Investor Services	Link showing Contact details (Email ID and Telephone Number of the Investor)
6	Grievance submission and redressal	Link directing to grievance submission page with details showing Escalation matrix

Past Performance is not an indicator or guarantee of future results

Additional Disclosure

Data as of 30-Sep-2026

Investment Objective

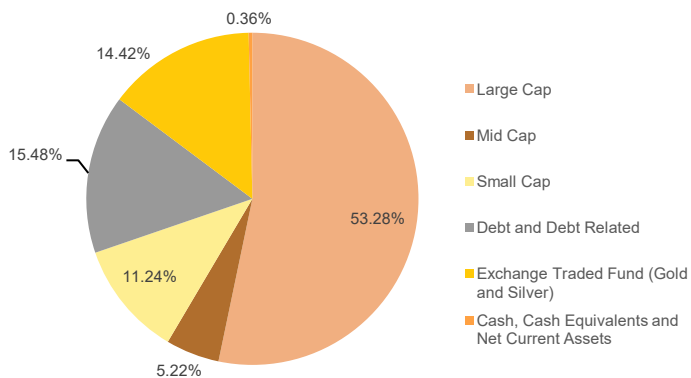
The investment objective of the scheme is to provide long-term capital appreciation from a portfolio investing in equity securities, Debt Instruments and Gold/Silver ETFs. There is no assurance that the investment objective of the Scheme will be achieved.

SIP Performance						
Particulars	Since Inception	10 Years	5 Years	3 Years	2 Years	1 Year
Total Amount Invested (In ₹)	3,60,000	NA	NA	3,60,000	2,40,000	1,20,000
Mkt Value (In ₹) (Reg – Growth)	3,77,344	NA	NA	3,77,344	2,45,773	1,17,745
Scheme Returns % (Reg – Growth)	3.08%	NA	NA	3.08%	2.31%	-3.48%
Mkt Value (In ₹) (Dir – Growth)	3,87,938	NA	NA	3,87,938	2,50,243	1,18,814
Scheme Returns % (Dir – Growth)	4.92%	NA	NA	4.92%	4.09%	-1.84%
Mkt Value (In ₹) (Benchmark)	3,83,285	NA	NA	3,83,285	2,41,332	1,14,984
Scheme Benchmark Returns %	4.12%	NA	NA	4.12%	0.53%	-7.69%
Mkt Value (In ₹) (Additional Benchmark)	3,52,165	NA	NA	3,52,165	2,25,554	1,11,045
**Additional Benchmark Returns %	-1.43%	NA	NA	-1.43%	-5.87%	-13.59%

Data as on 30th September 2026

Nifty 50 TRI (70%) + NIFTY Short Duration Debt Index (20%) + Domestic prices of Gold (8%) + Domestic prices of Silver (2%) is the Scheme Benchmark. **NIFTY 50 TRI Past Performance may or may not be sustained in future. Note: For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option and Direct Plan - Growth Option. The SIP returns are calculated by XIRR approach assuming investment of Rs.10,000/- on the 1st working day of every month. For the performance of other funds managed by the same fund managers please refer page no. 44-48. The scheme is currently managed by Mr. Hitesh Savanth (Since June 15, 2026), Mr. Prateek Nigudkar (Since August 7, 2025) & Mr. Amit Modani (Since November 01, 2025).

Market Capitalisation Allocation (%)



Minimum Investment

Lump sum: Minimum Application Amount/Minimum Additional Purchase Amount/ Switch-in Amount: Rs. 500/- and in multiples of Rs. 1/-thereafter.

SIP: The facility can be exercised on:
Weekly/Fortnightly/Monthly/Quarterly

- Rs. 250/- and in multiples of Re. 1/-thereafter for minimum 60 installments
- Rs. 500/- and in multiples of Re. 1/-thereafter for minimum 24 installments
- Rs. 1000/-and in multiples of Re. 1/-thereafter for minimum 12 installments

Shriram Aggressive Hybrid Fund

Type of Scheme: An open-ended hybrid scheme investing predominantly in Equity and Equity related instruments.

Product labelling: This product is suitable for investors* who are seeking:

- Long term capital appreciation and current income.
- Investment in equity and equity related securities as well as fixed income securities (debt and money market securities).
- Very high risk.

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

Data as of 30-Sep-2026

Fund Details	
Date of Inception / Allotment:	29 November 2013
Benchmark Name:	CRISIL Hybrid 35+65-Aggressive Index
NAV (as on 30.09.26)	
Regular Plan - Growth Option	₹ 30.7811
Regular Plan - IDCW Option	₹ 24.6113
Direct Plan - Growth Option	₹ 35.9429
Direct Plan - IDCW Option	₹ 28.3139
AUM (as on 30.09.26)	₹ 49.70 Cr.
AAUM (for the month of Sep)	₹ 50.80 Cr.

Fund Manager	
Name of Fund Managers	
• Mr. Hitesh Savanth	
• Mr. Prateek Nigudkar	
• Mr. Amit Modani	
Total Experience	14 years / 13 years / 13 years
Managing Since	Jun 24, 2026 / Aug 7, 2025 / Nov 1, 2025

Minimum Investment	
Lumpsum Amount:	Please refer Additional Disclosure for this
SIP:	Please refer Additional Disclosure for this

Load Structure	
Exit Load:	
If redeemed / switched-out within 90 days from the date of allotment:	
• Upto 12% of units: Nil	
• More than 12% of units: 1% of applicable Net Asset Value (NAV)	
If redeemed/switched-out after 90 days from the date of allotment: Nil	

Expense Ratio	
BER/TER (Regular Plan)	2.08% / 2.46%
BER/TER (Direct Plan)	0.68% / 0.86%
With effect from Apr 1 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade +(D) Statutory levies (including GST).	

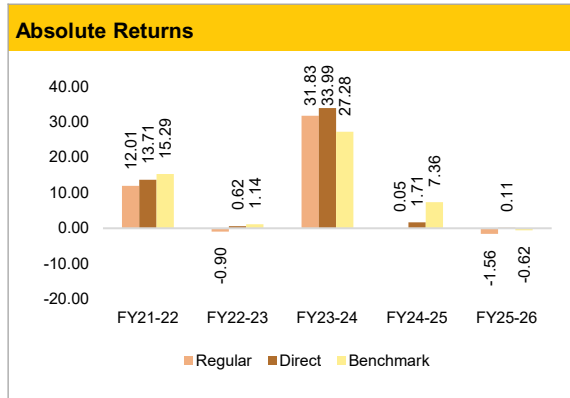
Quantitative Measures*	
1 Standard Deviation (%)	11.99%
2 Beta	1.05
3 Tracking Error (%)	
1 Year	NA
3 Years	NA
4 Sharpe Ratio (%)	0.18
5 Tracking Difference (%)	
1 Year	NA
3 Years	NA
5 Years	NA
Since Inception	NA
6 Information Ratio	NA

*Please refer to the next page for details description in tabular format

NA Stands for "Not Applicable"

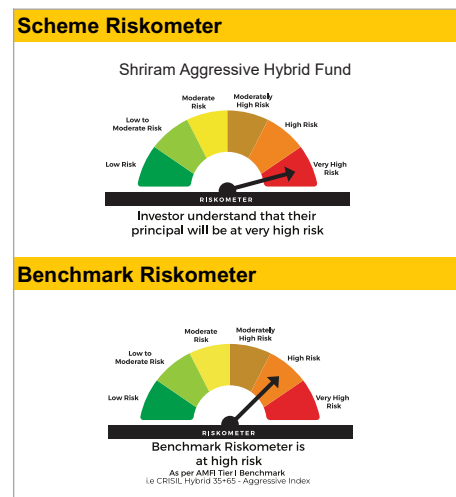
Fund Performance			
Performance of scheme in Tabular form			
Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	-1.13	0.56	-0.92
Returns for last 3 years	6.72	8.50	8.10
Returns for last 5 years	5.75	7.47	7.57
Returns since inception	9.15	10.47	11.86

Performance as on 30.09.26; NA Stands for "Not Applicable"



Absolute Returns for each F.Y. for last 5 years.

Portfolio Data		
Top 10 Holdings		% of Net Assets
1	Bank of Baroda CD RED 12-02-27	6.87%
2	6.54% GOVT OF INDIA RED 17-01-2032	5.99%
3	Union Bank of India CD RED 22-02-2027	5.88%
4	8.54% REC LTD NCD RED 15-11-28	5.50%
5	HDFC Bank Ltd	4.32%
6	ICICI Bank Ltd	3.92%
7	Axis Bank Ltd	3.69%
8	Reliance Industries Ltd	3.41%
9	Bharti Airtel Ltd	3.14%
10	Mahindra & Mahindra Ltd	2.53%



Major Risk Factors	
1	Market Risk
2	Interest Rate Risk
3	Liquidity Risk
4	Credit Risk
5	Risk of investing in Derivatives
6	Legal, Tax and Regulatory Risk
*with a detailed explanation in the Important Link Section	

Quantitative Measures/Risk Measures* (as applicable)	
1	Portfolio Turnover Ratio (Annualized)
a)	Equity Turnover 15.71%
b)	Gross Exposure Turnover 55.78%
(Equity + Debt + Derivatives)	
2	Average Maturity (years): 1.92
3	Macaulay Duration (years): 1.68
4	Modified Duration (years): 1.62
5	Annualized Portfolio Yield: 7.03
6	Yield to Maturity (%): 6.96
*Please refer to the next page for details description in tabular format	
NA Stands for "Not Applicable"	

Additional Information pertaining to Portfolio of the scheme	
Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Data as of 30-Sep-2026

Major Changes w.r.t previous month –

(Top 10 changes in Holding) in portfolio of the scheme		
Name of securities added	Name of securities deleted/reduced	Total Weightage in %
Tata Motors Ltd.		0.61%
DLF Ltd.		0.43%
Delhivery Ltd.		0.35%
GMR Airports Ltd.		0.25%
Apollo Hospitals Enterprise Ltd.		0.20%
	Union Bank of India CD R 04-09-26	0.97%
	TD Power Systems Ltd.	0.28%
	6% TVS Motor Co LTD NCRPS	0.02%
HDFC Bank Ltd.		4.32%
Reliance Industries Ltd.		3.41%

Changes in Expense Ratio of the scheme		
Change in	Previous Month	Current Month
BER/TER (Direct Plan)	0.68% / 0.86%	0.68% / 0.86%
BER/TER (Regular Plan)	2.08% / 2.45%	2.08% / 2.46%

Changes in Credit Quality		
Name of security	Rating Previous Month	Rating Current Month
NA	NA	NA

Change In Risk-o-Meter of Scheme		
Fund Name	Previous Month	Current Month
Shriram Aggressive Hybrid Fund	Very High Risk	Very High Risk

Description/inference of the Quantitative/Risk Measures		
Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1	Standard Deviation	A statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.
2	Sharpe Ratio	A measure of risk-adjusted returns, it is calculated using standard deviation and excess return to determine reward per unit of risk.
3	Beta Ratio	A measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.
4	Information Ratio	Evaluates the risk-adjusted return of a fund compared to a benchmark, highlighting consistency in outperformance.
5	Tracking Error	The annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the ETF/Index Fund
6	Tracking Difference	The performance gap between a mutual fund (such as an index fund or ETF) and its target benchmark index.
7	Portfolio Turnover Ratio	It has been computed as the ratio of the lower value of purchase and sales, to the average net assets in the past one year .
8	Yield to Maturity	It is the rate of return anticipated on a bond if held until maturity & is expressed as an annual rate.
9	Modified Duration	It is the price sensitivity and the percentage change in price for a unit change in yield.
10	Macaulay Duration	It is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.
11	Average Maturity	Average Maturity is the weighted average of all the current maturities of the debt securities held in the fund.
12	Annualized Portfolio Yield	It measures the income generated by the fund's underlying assets (such as interest or dividends) scaled to a 12-month annual rate

Important Weblinks:		
Sr. No.	Links	Description
1	Video Explainer	Link for a video providing simplified explanation of the Fund Factsheet along with explanation to various terminologies used.
2	Calculation/Methodology	Link for a pdf showing the various mathematical parameters and their respective Calculation methodology/formulae along with any assumptions considered
3	Detailed Risk Factors	Link to be provided for various risk factors associated with the Scheme
4	QR Code	
5	Investor Services	Link showing Contact details (Email ID and Telephone Number of the Investor)
6	Grievance submission and redressal	Link directing to grievance submission page with details showing Escalation matrix

Additional Disclosure

Data as of 30-Sep-2026

Investment Objective

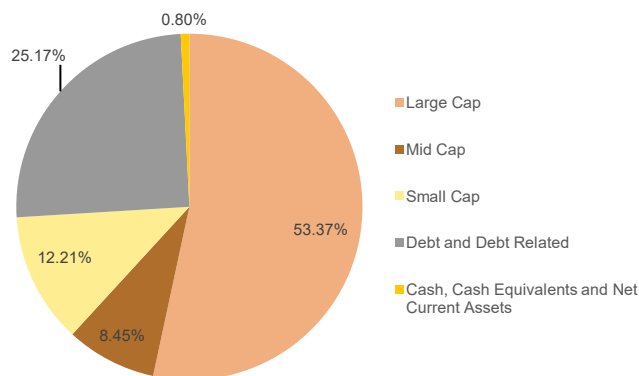
The investment objective of the Scheme would be to generate long term Capital appreciation and current income with reduced volatility by investing in a judicious mix of a diversified portfolio of equity and equity related investments, debt and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.

SIP Performance						
Particulars	Since Inception	10 Years	5 Years	3 Years	2 Years	1 Year
Total Amount Invested (In ₹)	15,30,000	12,00,000	6,00,000	3,60,000	2,40,000	1,20,000
Mkt Value (In ₹) (Reg – Growth)	26,25,981	18,02,464	6,82,727	3,62,356	2,36,413	1,16,797
Scheme Returns % (Reg – Growth)	8.09%	7.89%	5.11%	0.42%	-1.45%	-4.93%
Mkt Value (In ₹) (Dir – Growth)	29,27,871	19,73,445	7,14,376	3,72,065	2,40,610	1,17,856
Scheme Returns % (Dir – Growth)	9.66%	9.61%	6.92%	2.16%	0.24%	-3.31%
Mkt Value (In ₹) (Benchmark)	31,28,083	20,38,316	7,12,701	3,74,514	2,39,124	1,16,879
Scheme Benchmark Returns %	10.61%	10.22%	6.82%	2.59%	-0.35%	-4.81%
Mkt Value (In ₹) (Additional Benchmark)	31,39,920	20,37,363	6,73,946	3,52,165	2,25,554	1,11,045
**Additional Benchmark Returns %	10.66%	10.21%	4.60%	-1.43%	-5.87%	-13.59%

Data as on 30th September 2026

*CRISIL Hybrid 35+65 – Aggressive Index is the Scheme Benchmark. is the scheme benchmark. **NIFTY 50 TRI Past Performance may or may not be sustained in future. Note: For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option and Direct Plan - Growth Option. The SIP returns are calculated by XIRR approach assuming investment of Rs.10,000/- on the 1st working day of every month. For the performance of other funds managed by the same fund managers please refer page no. 44-48. The scheme is currently managed by Mr. Hitesh Savanth (Since June 24, 2026), Mr. Prateek Nigudkar (Since August 7, 2025) and Mr. Amit Modani (Since November 01, 2025).

Market Capitalization Allocation (%)



Minimum Investment

Lump sum: For Purchase - Rs. 500/- and in multiples of Re. 1/- thereafter. For Switch-in - Rs. 500/- and in multiples of Re. 1/- thereafter. Minimum Additional Purchase Amount Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter

SIP: The facility can be exercised on:

Weekly/Fortnightly/Monthly/Quarterly:

- Rs. 500/- and in multiples of Re. 1/-thereafter for minimum 24 installments
- Rs. 1000/-and in multiples of Re. 1/-thereafter for minimum 12 installments

Shriram Balanced Advantage Fund

Type of Scheme: An open ended dynamic asset allocation fund investing in debt and equity instruments only.

Product labelling: 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.
- Very High Risk

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

Data as of 30-Sep-2026

Fund Details	
Date of Inception / Allotment:	05 July 2019
Benchmark Name:	CRISIL Hybrid 50+50 Moderate Index
NAV (as on 30.09.26)	
Regular Plan - Growth Option	₹ 16.0064
Regular Plan - IDCW Option	₹ 16.0285
Direct Plan - Growth Option	₹ 18.3052
Direct Plan - IDCW Option	₹ 18.1470
AUM (as on 30.09.26)	₹ 40.96 Cr.
AAUM (for the month of Sep)	₹ 42.04 Cr.

Fund Manager	
Name of Fund Managers	
• Mr. Hitesh Savanth • Mr. Prateek Nigudkar • Mr. Amit Modani	
Total Experience	14 years / 13 years / 13 years
Managing Since	Jun 15, 2026 / Aug 7, 2025 / Nov 1, 2025

Minimum Investment	
Lumpsum Amount	Please refer Additional Disclosure for this
SIP	Please refer Additional Disclosure for this

Load Structure	
Exit Load:	
If redeemed / switched-out within 90 days from the date of allotment:	
• Upto 12% of units: Nil	
• More than 12% of units: 1% of applicable Net Asset Value (NAV)	
If redeemed/switched-out after 90 days from the date of allotment: Nil	

Expense Ratio	
BER/TER (Regular Plan)	2.09% / 2.59%
BER/TER (Direct Plan)	0.64% / 0.92%
With effect from Apr 1 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade +(D) Statutory levies (including GST).	

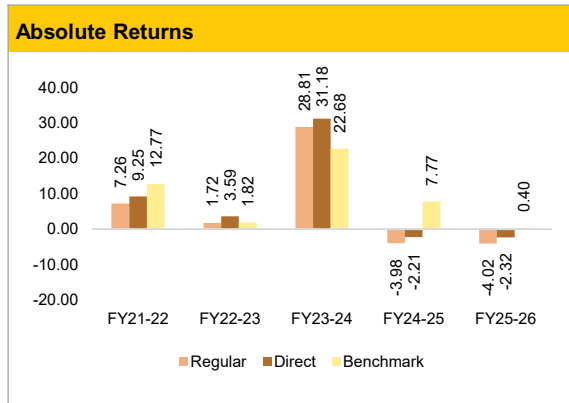
Quantitative Measures*	
1 Standard Deviation (%)	11.10%
2 Beta	1.15
3 Tracking Error (%)	
1 Year	NA
3 Years	NA
4 Sharpe Ratio (%)	-0.06
5 Tracking Difference (%)	
1 Year	NA
3 Years	NA
5 Years	NA
Since Inception	NA
6 Information Ratio	NA

*Please refer to the next page for details description in tabular format

NA Stands for "Not Applicable"

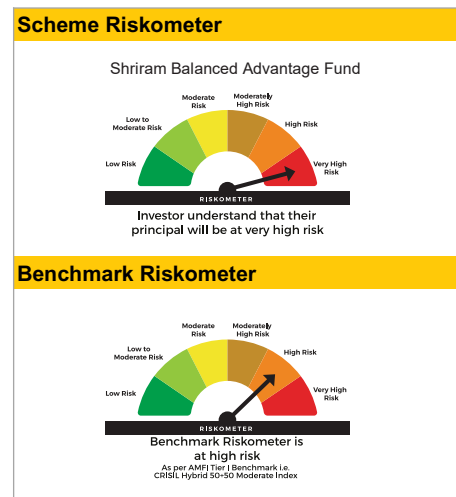
Fund Performance			
Performance of scheme in Tabular form			
Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	-3.47	-1.76	0.23
Returns for last 3 years	3.82	5.70	7.83
Returns for last 5 years	4.06	5.95	7.20
Returns since inception	6.71	8.70	10.04

Performance as on 30.09.26; NA Stands for "Not Applicable"



Absolute Returns for each F.Y. for last 5 years.

Portfolio Data		
Top 10 Holdings		% of Net Assets
1	TREPS_RED_01.10.2026	7.95%
2	8.54% REC LTD NCD RED 15-11-28	6.16%
3	Bank of Baroda CD RED 12-02-27	5.96%
4	HDFC Bank Ltd.	4.97%
5	6.54% GOVT OF INDIA RED 17-01-2032	4.85%
6	Union Bank of India CD RED 22-02-2027	4.76%
7	ICICI Bank Ltd.	4.09%
8	Reliance Industries Ltd.	3.99%
9	State Bank of India	3.06%
10	Bharti Airtel Ltd.	2.85%



Major Risk Factors	
1	Market Risk
2	Interest Rate Risk
3	Liquidity Risk
4	Credit Risk
5	Risk of investing in Derivatives
6	Legal, Tax and Regulatory Risk

*with a detailed explanation in the Important Link Section

Quantitative Measures/Risk Measures* (as applicable)	
1	Portfolio Turnover Ratio (Annualized)
a)	Equity Turnover 20.44%
b)	Gross Exposure Turnover 101.40%
(Equity + Debt + Derivatives)	
2	Average Maturity (years): 1.45
3	Macaulay Duration (years): 1.27
4	Modified Duration (years): 1.22
5	Annualized Portfolio Yield: 6.65
6	Yield to Maturity (%): 6.56

*Please refer to the next page for details description in tabular format

NA Stands for "Not Applicable"

Additional Information pertaining to Portfolio of the scheme	
Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Data as of 30-Sep-2026

Major Changes w.r.t previous month –

(Top 10 changes in Holding) in portfolio of the scheme		
Name of securities added	Name of securities deleted/reduced	Total Weightage in %
Tata Motors Ltd.		0.42%
DLF Ltd.		0.33%
Delhivery Ltd.		0.25%
Apollo Hospitals Enterprise Ltd.		0.20%
GMR Airports Ltd.		0.20%
	Union Bank of India CD R 04-09-26	1.16%
	TD Power Systems Ltd.	0.28%
	6% TVS Motor CO LTD NCRPS	0.01%
Mahindra & Mahindra Ltd.		2.50%
SBI Life Insurance Company Ltd.		1.28%

Changes in Expense Ratio of the scheme		
Change in	Previous Month	Current Month
BER/TER (Direct Plan)	0.64% / 0.94%	0.64% / 0.92%
BER/TER (Regular Plan)	2.09% / 2.61%	2.09% / 2.59%

Changes in Credit Quality		
Name of security	Rating Previous Month	Rating Current Month
NA	NA	NA

Change In Risk-o-Meter of Scheme		
Fund Name	Previous Month	Current Month
Shriram Balanced Advantage Fund	Very High	Very High

Description/inference of the Quantitative/Risk Measures		
Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1	Standard Deviation	A statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.
2	Sharpe Ratio	A measure of risk-adjusted returns, it is calculated using standard deviation and excess return to determine reward per unit of risk.
3	Beta Ratio	A measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.
4	Information Ratio	Evaluates the risk-adjusted return of a fund compared to a benchmark, highlighting consistency in outperformance.
5	Tracking Error	The annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the ETF/Index Fund
6	Tracking Difference	The performance gap between a mutual fund (such as an index fund or ETF) and its target benchmark index.
7	Portfolio Turnover Ratio	It has been computed as the ratio of the lower value of purchase and sales, to the average net assets in the past one year .
8	Yield to Maturity	It is the rate of return anticipated on a bond if held until maturity & is expressed as an annual rate.
9	Modified Duration	It is the price sensitivity and the percentage change in price for a unit change in yield.
10	Macaulay Duration	It is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.
11	Average Maturity	Average Maturity is the weighted average of all the current maturities of the debt securities held in the fund.
12	Annualized Portfolio Yield	It measures the income generated by the fund's underlying assets (such as interest or dividends) scaled to a 12-month annual rate

Important Weblinks:		
Sr. No.	Links	Description
1	Video Explainer	Link for a video providing simplified explanation of the Fund Factsheet along with explanation to various terminologies used.
2	Calculation/Methodology	Link for a pdf showing the various mathematical parameters and their respective Calculation methodology/formulae along with any assumptions considered
3	Detailed Risk Factors	Link to be provided for various risk factors associated with the Scheme
4	QR Code	
5	Investor Services	Link showing Contact details (Email ID and Telephone Number of the Investor)
6	Grievance submission and redressal	Link directing to grievance submission page with details showing Escalation matrix

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Additional Disclosure

Data as of 30-Sep-2026

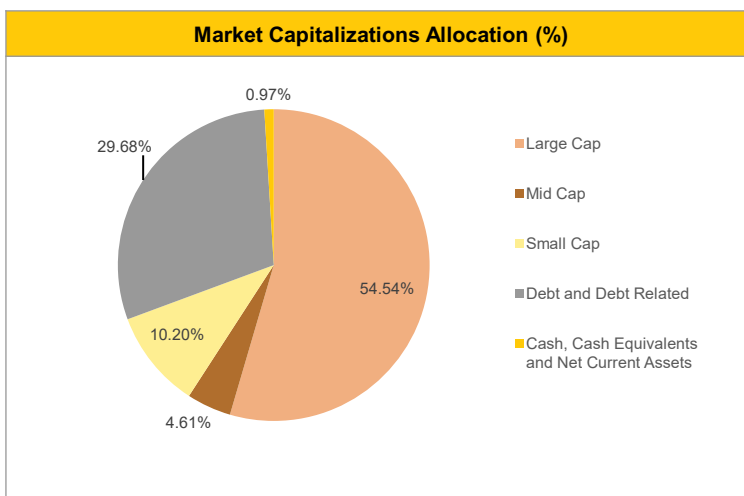
Investment Objective

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. There is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.

SIP Performance						
Particulars	Since Inception	10 Years	5 Years	3 Years	2 Years	1 Year
Total Amount Invested (In ₹)	8,60,000	NA	6,00,000	3,60,000	2,40,000	1,20,000
Mkt Value (In ₹) (Reg – Growth)	10,20,794	NA	6,37,497	3,47,110	2,29,935	1,15,247
Scheme Returns % (Reg – Growth)	4.71%	NA	2.39%	-2.36%	-4.07%	-7.29%
Mkt Value (In ₹) (Dir – Growth)	10,98,244	NA	6,69,224	3,56,847	2,34,177	1,16,343
Scheme Returns % (Dir – Growth)	6.72%	NA	4.32%	-0.57%	-2.35%	-5.62%
Mkt Value (In ₹) (Benchmark)	11,83,692	NA	7,10,748	3,78,670	2,41,958	1,18,141
Scheme Benchmark Returns %	8.77%	NA	6.71%	3.32%	0.79%	-2.87%
Mkt Value (In ₹) (Additional Benchmark)	11,96,110	NA	6,73,946	3,52,165	2,25,554	1,11,045
**Additional Benchmark Returns %	9.05%	NA	4.60%	-1.43%	-5.87%	-13.59%

Data as on 30th September 2026

*CRISIL Hybrid 50+50 Moderate Index is the scheme benchmark. **NIFTY 50 TRI Past Performance may or may not be sustained in future. Note: For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option and Direct Plan - Growth Option. The SIP returns are calculated by XIRR approach assuming investment of Rs.10,000/- on the 1st working day of every month. For the performance of other funds managed by the same fund managers please refer page no. 44-48. The scheme is currently managed by Mr. Hitesh Savanth (Since June 15, 2026), Mr. Prateek Nigudkar (Since August 7, 2025) and Mr. Amit Modani (Since November 01, 2025).



Minimum Investment
Lump sum: For Purchase - Rs. 500/- and in multiples of Re. 1/- thereafter. For Switch-in - Rs. 500/- and in multiples of Re. 1/- thereafter. Minimum Additional Purchase Amount Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter
SIP: The facility can be exercised on: Weekly/Fortnightly/Monthly/Quarterly: i) Rs. 500/- and in multiples of Re. 1/-thereafter for minimum 24 installments ii) Rs. 1000/-and in multiples of Re. 1/-thereafter for minimum 12 installments

Type of Scheme: An open-ended debt scheme investing in money market instruments. A relatively low-interest rate risk and moderate credit risk.

Product labelling: This product is suitable for investors who are seeking*:

- Regular income over short term.
- To generate income by investing in money market instruments

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

Data as of 30-Sep-2026

Fund Details	
Date of Inception / Allotment:	27 January 2026
Benchmark Name:	NIFTY Money Market Index A-I TRI
NAV (as on 30.09.26)	
Regular Plan - Growth Option	₹ 1043.3088
Direct Plan - Growth Option	₹ 1044.9590
AUM (as on 30.09.26)	₹ 78.22 Cr.
AAUM (for the month of Sep)	₹ 96.98 Cr.

Fund Manager	
Name of Fund Managers	
• Mr. Amit Modani	
Total Experience	13 years
Managing Since	Jan 27, 2026

Minimum Investment	
Lumpsum Amount	Please refer Additional Disclosure for this
SIP	Please refer Additional Disclosure for this

Load Structure	
Exit Load:	Nil

Expense Ratio	
BER/TER (Regular Plan)	0.28% / 0.35%
BER/TER (Direct Plan)	0.09% / 0.12%
With effect from Apr 1 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade +(D) Statutory levies (including GST).	

Quantitative Measures*	
1 Standard Deviation (%)	NA
2 Beta	NA
3 Tracking Error (%)	
1 Year	NA
3 Years	NA
4 Sharpe Ratio (%)	NA
5 Tracking Difference (%)	
1 Year	NA
3 Years	NA
5 Years	NA
Since Inception	NA
6 Information Ratio	NA

*Please refer to the next page for details description in tabular format

NA Stands for "Not Applicable"

Fund Performance			
Performance of scheme in Tabular form			
Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	NA	NA	NA
Returns for last 3 years	NA	NA	NA
Returns for last 5 years	NA	NA	NA
Returns since inception	6.43	6.67	6.87

Performance as on 30.09.26; NA Stands for "Not Applicable"

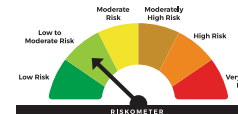
Absolute Returns	

Absolute Returns for each F.Y. for last 5 years.

Portfolio Data		
Top 10 Holdings		% of Net Assets
1	HDFC Bank CD RED 24-02-2027	12.45%
2	Kotak Securities LTD CP RED 23-02-2027	12.42%
3	EXIM Bank CP RED 12-03-27	12.41%
4	NABARD CD RED 18-03-2027	12.38%
5	Bank of Baroda CD RED 12-02-27	11.23%
6	Union Bank of India CD RED 22-02-2027	11.21%
7	REPO ISSUE Date 30.09.2026 5.2%	8.84%
8	364 Days TBILL RED 10-12-2026	6.33%
9	ICICI Bank CD RED 08-03-2027	6.21%
10	360 One Prime LTD. CP 25-02-2027	6.19%

Additional Information pertaining to Portfolio of the scheme	
Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Scheme Riskometer	
Shriram Money Market Fund	
 Investors understand that their principal will be at low to moderate risk	

Benchmark Riskometer	
 Benchmark Riskometer is at low to moderate risk As per AMFI Tier 1 Benchmark i.e. Nifty Money Market Index A-I	

Major Risk Factors	
1	Interest Rate Risk
2	Liquidity Risk
3	Credit Risk
4	Legal, Tax and Regulatory Risk
*with a detailed explanation in the Important Link Section	

Quantitative Measures/Risk Measures* (as applicable)	
1	Portfolio Turnover Ratio (Annualized)
a)	Equity Turnover NA
b)	Gross Exposure Turnover NA
	(Equity + Debt + Derivatives)
2	Average Maturity (Years): 0.36
3	Macaulay Duration (Years): 0.36
4	Modified Duration (Years): 0.34
5	Annualized Portfolio Yield: 6.73
6	Yield to Maturity (%): 6.73
*Please refer to the next page for details description in tabular format	
NA Stands for "Not Applicable"	

Data as of 30-Sep-2026

Major Changes w.r.t previous month –

(Top 10 changes in Holding) in portfolio of the scheme		
Name of securities added	Name of securities deleted/reduced	Total Weightage in %
EXIM BANK CP RED 12-03-27		12.41%
ICICI BANK CD RED 08-03-2027		6.21%
	SIDBI CP RED 21-09-2026	9.83%
	182 DAYS TBILL RED 18-09-2026	4.92%
	KOTAK MAHINDRA BANK CD R 24-09-26	2.95%

Changes in Expense Ratio of the scheme		
Change in	Previous Month	Current Month
BER/TER (Direct Plan)	0.09% / 0.12%	0.09% / 0.12%
BER/TER (Regular Plan)	0.28% / 0.35%	0.28% / 0.35%

Changes in Credit Quality		
Name of security	Rating Previous Month	Rating Current Month
NA	NA	NA

Change In Risk-o-Meter of Scheme		
Fund Name	Previous Month	Current Month
Shriram Money Market Fund	Low to Moderate Risk	Low to Moderate Risk

Description/inference of the Quantitative/Risk Measures		
Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1	Standard Deviation	A statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.
2	Sharpe Ratio	A measure of risk-adjusted returns, it is calculated using standard deviation and excess return to determine reward per unit of risk.
3	Beta Ratio	A measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.
4	Information Ratio	Evaluates the risk-adjusted return of a fund compared to a benchmark, highlighting consistency in outperformance.
5	Tracking Error	The annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the ETF/Index Fund
6	Tracking Difference	The performance gap between a mutual fund (such as an index fund or ETF) and its target benchmark index.
7	Portfolio Turnover Ratio	It has been computed as the ratio of the lower value of purchase and sales, to the average net assets in the past one year .
8	Yield to Maturity	It is the rate of return anticipated on a bond if held until maturity & is expressed as an annual rate.
9	Modified Duration	It is the price sensitivity and the percentage change in price for a unit change in yield.
10	Macaulay Duration	It is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.
11	Average Maturity	Average Maturity is the weighted average of all the current maturities of the debt securities held in the fund.
12	Annualized Portfolio Yield	It measures the income generated by the fund's underlying assets (such as interest or dividends) scaled to a 12-month annual rate

Important Weblinks:		
Sr. No.	Links	Description
1	Video Explainer	Link for a video providing simplified explanation of the Fund Factsheet along with explanation to various terminologies used.
2	Calculation/Methodology	Link for a pdf showing the various mathematical parameters and their respective Calculation methodology/formulae along with any assumptions considered
3	Detailed Risk Factors	Link to be provided for various risk factors associated with the Scheme
4	QR Code	
5	Investor Services	Link showing Contact details (Email ID and Telephone Number of the Investor)
6	Grievance submission and redressal	Link directing to grievance submission page with details showing Escalation matrix

Additional Disclosure

Data as of 30-Sep-2026

Investment Objective

The investment objective of the Scheme is to generate regular income through investment in a portfolio comprising of money market instruments with residual maturity up to 1 year. There is no assurance that the investment objective of the Scheme will be achieved.

Potential Risk Class			
(Maximum risk the Scheme can take)			
Credit Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)		B - I	
Moderate (Class II)			
Relatively High (Class III)			
B-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Moderate Credit Risk.			

Minimum Investment
Lump sum Investment: Minimum Application Amount/ Subsequent Purchase Amount/Switch in Amount Rs. 1000/- and in multiples of Re. 1 /- thereafter
Minimum amount per SIP Installment: i. Rs.500/- and in multiples of Rs.1/- thereafter for minimum 24 installments ii. Rs.1000/- and in multiples of Rs.1/- thereafter for minimum 12 installment Maximum: No Limit

Type of Scheme: An open ended Liquid scheme. A relatively low interest rate risk and moderate credit risk.

Product labelling: This product is suitable for investors who are seeking*:

- A stable, liquid alternative to traditional savings accounts
- Safety and liquidity for short term funds

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

Data as of 30-Sep-2026

Fund Details	
Date of Inception / Allotment:	14 November 2024
Benchmark Name:	Nifty Liquid Index A-I
NAV (as on 30.09.26)	
Regular Plan - Growth Option	₹ 1121.5607
Direct Plan - Growth Option	₹ 1124.5110
AUM (as on 30.09.26)	₹ 547.03 Cr.
AAUM (for the month of Sep)	₹ 501.95 Cr.

Fund Manager	
Name of Fund Managers	
• Amit Modani	
Total Experience	13 years
Managing Since	Nov 01, 2025

Minimum Investment	
Lumpsum Amount	Please refer Additional Disclosure for this
SIP	Please refer Additional Disclosure for this

Load Structure	
Exit Load: Investor exit upon Subscription Exit load as a % of redemption proceeds	
Investor exit upon Subscription	Exit load as a % of redemption proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

Expense Ratio	
BER / TER (Regular Plan)	0.24% / 0.29%
BER / TER (Direct Plan)	0.13% / 0.16%
With effect from Apr 1 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade +(D) Statutory levies (including GST).	

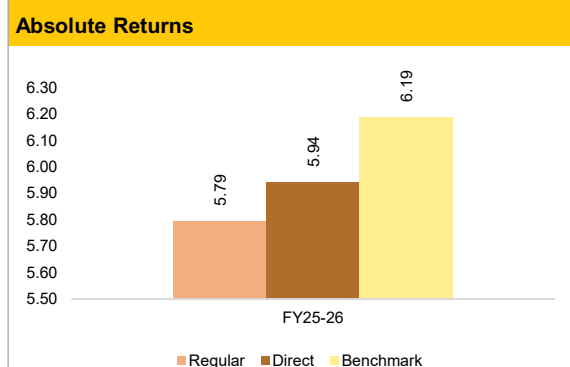
Quantitative Measures*	
1 Standard Deviation (%)	NA
2 Beta	NA
3 Tracking Error (%)	
1 Year	NA
3 Years	NA
4 Sharpe Ratio (%)	NA
5 Tracking Difference (%)	
1 Year	NA
3 Years	NA
5 Years	NA
Since Inception	NA
6 Information Ratio	NA

*Please refer to the next page for details description in tabular format

NA Stands for "Not Applicable"

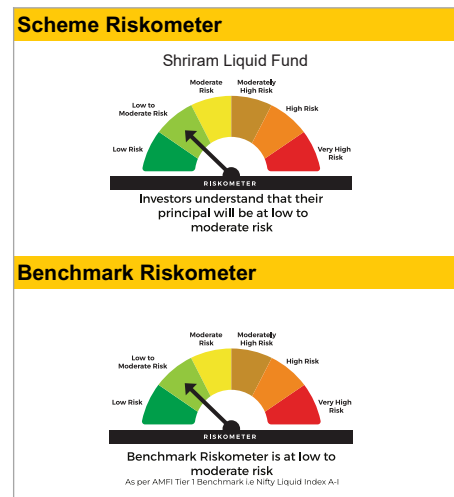
Fund Performance			
Performance of scheme in Tabular form			
Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	6.16	6.31	6.44
Returns for last 3 years	NA	NA	NA
Returns for last 5 years	NA	NA	NA
Returns since inception	6.30	6.45	6.59

Performance as on 30.09.26; NA Stands for "Not Applicable"



Absolute Returns for each F.Y. for last 5 years.

Portfolio Data		
Top 10 Holdings		% of Net Assets
1	EXIM Bank CP RED 04-11-2026	9.09%
2	91 DAYS TBILL RED 22-10-2026	4.74%
3	Bank of Baroda CD RED 11-11-26	4.54%
4	HDFC Bank CD RED 06-11-2026	4.54%
5	AXIS Bank LTD CD RED 26-11-2026	4.53%
6	Bajaj Finance LTD CP 18-11-26	4.53%
7	LIC HSG FIN CP RED 26-11-2026	4.53%
8	NABARD CP RED 27-11-2026	4.53%
9	91 DAYS TBILL RED 03-12-2026	4.53%
10	91 DAYS TBILL RED 27-11-2026	4.53%



Major Risk Factors	
1	Interest Rate Risk
2	Liquidity Risk
3	Credit Risk
4	Legal, Tax and Regulatory Risk

*with a detailed explanation in the Important Link Section

Quantitative Measures/Risk Measures* (as applicable)	
1	Portfolio Turnover Ratio (Annualized)
a)	Equity Turnover NA
b)	Gross Exposure Turnover NA
	(Equity + Debt + Derivatives)
2	Average Maturity (years): 0.15
3	Macaulay Duration (years): 0.15
4	Modified Duration (years): 0.14
5	Annualized Portfolio Yield: 6.23
6	Yield to Maturity (%): 6.23

*Please refer to the next page for details description in tabular format
NA Stands for "Not Applicable"

Additional Information pertaining to Portfolio of the scheme	
Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Data as of 30-Sep-2026

Major Changes w.r.t previous month –

(Top 10 changes in Holding) in portfolio of the scheme		
Name of securities added	Name of securities deleted/reduced	Total Weightage in %
EXIM BANK CP RED 04-11-2026		9.09%
91 DAYS TBILL RED 22-10-2026		4.74%
91 DAYS TBILL RED 03-12-2026		4.53%
CANARA BANK CD RED 03-12-2026		4.52%
BANK OF INDIA CD RED 03-12-2026		4.52%
INDIAN BANK CD RED 04-12-2026		4.52%
HINDUSTAN PETRO CORP CP 02-12-26		4.52%
91 DAYS TBILL RED 10-12-2026		4.52%
KOTAK MAHINDRA BANK CD RED 21-12-2026		4.51%
MOTILAL OSWAL FIN CP 02-12-26		4.51%

Changes in Expense Ratio of the scheme		
Change in	Previous Month	Current Month
BER / TER (Direct Plan)	0.13% / 0.16%	0.13% / 0.16%
BER / TER (Regular Plan)	0.24% / 0.29%	0.24% / 0.29%

Changes in Credit Quality		
Name of security	Rating Previous Month	Rating Current Month
NA	NA	NA

Change In Risk-o-Meter of Scheme		
Fund Name	Previous Month	Current Month
Shriram Liquid Fund	Low to Moderate	Low to Moderate

Description/inference of the Quantitative/Risk Measures		
Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1	Standard Deviation	A statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.
2	Sharpe Ratio	A measure of risk-adjusted returns, it is calculated using standard deviation and excess return to determine reward per unit of risk.
3	Beta Ratio	A measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.
4	Information Ratio	Evaluates the risk-adjusted return of a fund compared to a benchmark, highlighting consistency in outperformance.
5	Tracking Error	The annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the ETF/Index Fund
6	Tracking Difference	The performance gap between a mutual fund (such as an index fund or ETF) and its target benchmark index.
7	Portfolio Turnover Ratio	It has been computed as the ratio of the lower value of purchase and sales, to the average net assets in the past one year .
8	Yield to Maturity	It is the rate of return anticipated on a bond if held until maturity & is expressed as an annual rate.
9	Modified Duration	It is the price sensitivity and the percentage change in price for a unit change in yield.
10	Macaulay Duration	It is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.
11	Average Maturity	Average Maturity is the weighted average of all the current maturities of the debt securities held in the fund.
12	Annualized Portfolio Yield	It measures the income generated by the fund's underlying assets (such as interest or dividends) scaled to a 12-month annual rate

Important Weblinks:		
Sr. No.	Links	Description
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2	Calculation/Methodology	Link for a pdf showing the various mathematical parameters and their respective Calculation methodology/formulae along with any assumptions considered
3	Detailed Risk Factors	Link to be provided for various risk factors associated with the Scheme
4	QR Code	
5	Investor Services	Link showing Contact details (Email ID and Telephone Number of the Investor)
6	Grievance submission and redressal	Link directing to grievance submission page with details showing Escalation matrix

Additional Disclosure

Data as of 30-Sep-2026

Investment Objective

The investment objective of the Scheme is to generate optimal returns consistent with lower to moderate levels of risk and high liquidity by investing in debt and money market instruments. The fund maintains an average maturity in the range of <91 days. There is no assurance that the investment objective of the Scheme will be achieved.

SIP Performance						
Particulars	Since Inception	10 Years	5 Years	3 Years	2 Years	1 Year
Total Amount Invested (In ₹)	2,20,000	NA	NA	NA	NA	1,20,000
Mkt Value (In ₹) (Reg – Growth)	2,33,081	NA	NA	NA	NA	1,24,039
Scheme Returns % (Reg – Growth)	6.17%	NA	NA	NA	NA	6.30%
Mkt Value (In ₹) (Dir – Growth)	2,33,394	NA	NA	NA	NA	1,24,131
Scheme Returns % (Dir – Growth)	6.32%	NA	NA	NA	NA	6.45%
Mkt Value (In ₹) (Benchmark)	2,33,771	NA	NA	NA	NA	1,24,240
Scheme Benchmark Returns %	6.50%	NA	NA	NA	NA	6.62%
Mkt Value (In ₹) (Additional Benchmark)	2,29,435	NA	NA	NA	NA	1,22,511
**Additional Benchmark Returns %	4.46%	NA	NA	NA	NA	3.90%

Data as on 30th September 2026

*Nifty Liquid Index A-I is the scheme benchmark. **Crisil 1 Yr TBill Index Past Performance may or may not be sustained in future. Note: For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option and Direct Plan - Growth Option. The SIP returns are calculated by XIRR approach assuming investment of Rs.10,000/- on the 1st working day of every month. For the performance of other funds managed by the same fund managers please refer page no. 44-48. The scheme is currently managed by Mr. Amit Modani (Since November 01, 2025).

Potential Risk Class				Minimum Investment
(Maximum risk the Scheme can take)				Lump sum Investment: Minimum Application Amount/ Subsequent Purchase Amount/Switch in Amount Rs. 1000/- and in multiples of Re. 1 /- thereafter
Credit Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	
Interest Rate Risk				Minimum amount per SIP Installment: (i) Minimum amount per SIP Installment: Monthly: Rs. 1000/- and in multiples of Re. 1 /-thereafter Quarterly: Rs. 3000/- and in multiples of Re. 1 /-thereafter (ii) No. of SIP Installments: a. Minimum : Monthly-12 installments, Quarterly - 4 Installments b. Maximum : No Limit
Relatively Low (Class I)		B - I		
Moderate (Class II)				
Relatively High (Class III)				
B-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Moderate Credit Risk.				

Type of Scheme: An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

Product labelling: This product is suitable for investors who are seeking*:

- Returns commensurate with low risk and convenience of liquidity over short term.
- Investment in debt and money market instruments with overnight maturity.
- Low Risk

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

Data as of 30-Sep-2026

Fund Details	
Date of Inception / Allotment:	26 August 2022
Benchmark Name:	Crisil Liquid Overnight Index
NAV (as on 30.09.26)	
Regular Plan - Growth Option	₹ 1,271.4552
Regular Plan - Daily IDCW Option	₹ 1,000.0080
Regular Plan - Monthly IDCW Option	₹ 1,002.0595
Direct Plan - Growth Option	₹ 1,275.6649
Direct Plan - Daily IDCW Option	₹ 1,000.0000
Direct Plan - Monthly IDCW Option	₹ 1,002.0443
AUM (as on 30.09.26)	₹ 40.50 Cr.
AAUM (for the month of Sep)	₹ 88.32 Cr.

Fund Manager	
Name of Fund Managers	
• Mr. Amit Modani	
Total Experience	13 years
Managing Since	Nov 01, 2025

Minimum Investment	
Lumpsum Amount	Please refer Additional Disclosure for this
SIP	Please refer Additional Disclosure for this

Load Structure	
Exit Load: NIL	

Expense Ratio	
BER / TER (Regular Plan)	0.15% / 0.25%
BER / TER (Direct Plan)	0.10% / 0.19%
With effect from Apr 1 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade +(D) Statutory levies (including GST).	

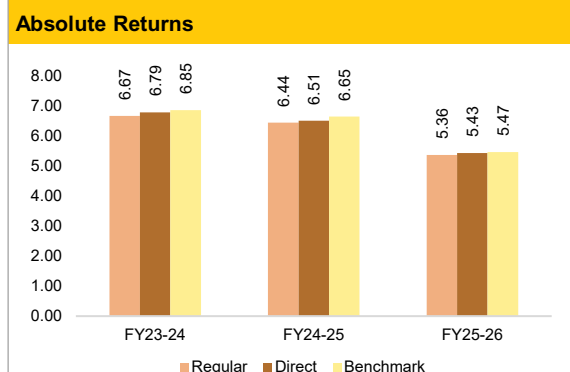
Quantitative Measures*	
1 Standard Deviation (%)	NA
2 Beta	NA
3 Tracking Error (%)	
1 Year	NA
3 Years	NA
4 Sharpe Ratio (%)	NA
5 Tracking Difference (%)	
1 Year	NA
3 Years	NA
5 Years	NA
Since Inception	NA
6 Information Ratio	NA

*Please refer to the next page for details description in tabular format

NA Stands for "Not Applicable"

Fund Performance			
Performance of scheme in Tabular form			
Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	5.18	5.24	5.24
Returns for last 3 years	5.91	5.98	6.06
Returns for last 5 years	NA	NA	NA
Returns since inception	6.03	6.12	6.16

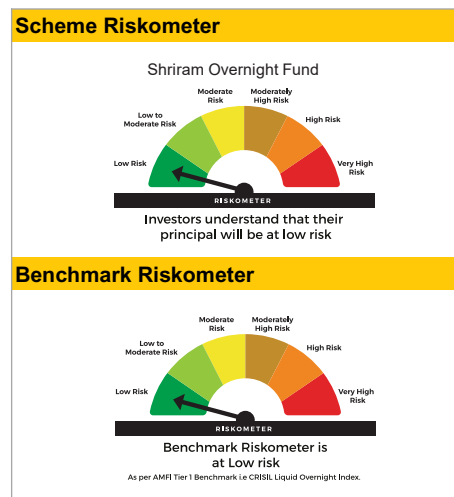
Performance as on 30.09.26; NA Stands for "Not Applicable"



Absolute Returns for each F.Y. for last 5 years.

Portfolio Data		
Top 10 Holdings		% of Net Assets
1	REPO ISSUE DATE 30.09.2026 5.3%	65.55%
2	REPO ISSUE DATE 30.09.2026 5.27%	18.04%
3	91 DAYS TBILL RED 22-10-2026	9.85%
4	REPO ISSUE DATE 30.09.2026 5.2%	5.99%

Additional Information pertaining to Portfolio of the scheme	
Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here



Major Risk Factors	
1	Interest Rate Risk
2	Liquidity Risk
3	Credit Risk
4	Legal, Tax and Regulatory Risk

*with a detailed explanation in the Important Link Section

Quantitative Measures/Risk Measures* (as applicable)	
1	Portfolio Turnover Ratio (Annualized)
a)	Equity Turnover NA
b)	Gross Exposure Turnover NA
(Equity + Debt + Derivatives)	
2	Average Maturity (years): 0.01
3	Macaulay Duration (years): 0.01
4	Modified Duration (years): 0.01
5	Annualized Portfolio Yield: 5.28
6	Yield to Maturity (%): 5.28

*Please refer to the next page for details description in tabular format

NA Stands for "Not Applicable"

Data as of 30-Sep-2026

Major Changes w.r.t previous month –

(Top 10 changes in Holding) in portfolio of the scheme		
Name of securities added	Name of securities deleted/reduced	Total Weightage in %
91 DAYS TBILL RED 22-10-2026		9.85%

Changes in Expense Ratio of the scheme		
Change in	Previous Month	Current Month
BER / TER (Direct Plan)	0.10% / 0.19%	0.10% / 0.19%
BER / TER (Regular Plan)	0.15% / 0.25%	0.15% / 0.25%

Changes in Credit Quality		
Name of security	Rating Previous Month	Rating Current Month
NA	NA	NA

Change In Risk-o-Meter of Scheme		
Fund Name	Previous Month	Current Month
Shriram Overnight Fund	Low	Low

Description/inference of the Quantitative/Risk Measures		
Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1	Standard Deviation	A statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.
2	Sharpe Ratio	A measure of risk-adjusted returns, it is calculated using standard deviation and excess return to determine reward per unit of risk.
3	Beta Ratio	A measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.
4	Information Ratio	Evaluates the risk-adjusted return of a fund compared to a benchmark, highlighting consistency in outperformance.
5	Tracking Error	The annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the ETF/Index Fund
6	Tracking Difference	The performance gap between a mutual fund (such as an index fund or ETF) and its target benchmark index.
7	Portfolio Turnover Ratio	It has been computed as the ratio of the lower value of purchase and sales, to the average net assets in the past one year .
8	Yield to Maturity	It is the rate of return anticipated on a bond if held until maturity & is expressed as an annual rate.
9	Modified Duration	It is the price sensitivity and the percentage change in price for a unit change in yield.
10	Macaulay Duration	It is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.
11	Average Maturity	Average Maturity is the weighted average of all the current maturities of the debt securities held in the fund.
12	Annualized Portfolio Yield	It measures the income generated by the fund's underlying assets (such as interest or dividends) scaled to a 12-month annual rate

Important Weblinks:		
Sr. No.	Links	Description
1	Video Explainer	Link for a video providing simplified explanation of the Fund Factsheet along with explanation to various terminologies used.
2	Calculation/Methodology	Link for a pdf showing the various mathematical parameters and their respective Calculation methodology/formulae along with any assumptions considered
3	Detailed Risk Factors	Link to be provided for various risk factors associated with the Scheme
4	QR Code	
5	Investor Services	Link showing Contact details (Email ID and Telephone Number of the Investor)
6	Grievance submission and redressal	Link directing to grievance submission page with details showing Escalation matrix

Additional Disclosure

Data as of 30-Sep-2026

Investment Objective

The primary objective of the scheme is to generate returns commensurate with low risk and providing high level of liquidity, through investments made in debt and money market instruments with overnight maturity. There is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.

SIP Performance						
Particulars	Since Inception	10 Years	5 Years	3 Years	2 Years	1 Year
Total Amount Invested (In ₹)	4,80,000	NA	NA	3,60,000	2,40,000	1,20,000
Mkt Value (In ₹) (Reg – Growth)	5,39,212	NA	NA	3,91,709	2,53,336	1,23,288
Scheme Returns % (Reg – Growth)	5.76%	NA	NA	5.56%	5.30%	5.12%
Mkt Value (In ₹) (Dir – Growth)	5,40,020	NA	NA	3,92,108	2,53,502	1,23,331
Scheme Returns % (Dir – Growth)	5.83%	NA	NA	5.63%	5.36%	5.19%
Mkt Value (In ₹) (Benchmark)	5,40,692	NA	NA	3,92,427	2,53,578	1,23,329
Scheme Benchmark Returns %	5.90%	NA	NA	5.68%	5.39%	5.19%
Mkt Value (In ₹) (Additional Benchmark)	5,39,169	NA	NA	3,90,433	2,51,588	1,22,511
**Additional Benchmark Returns %	5.76%	NA	NA	5.34%	4.61%	3.90%

Data as on 30th September 2026

*Crisil Liquid Overnight Index is the scheme benchmark. **Crisil 1 Yr TBill Index Past Performance may or may not be sustained in future. Note: For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option and Direct Plan - Growth Option. The SIP returns are calculated by XIRR approach assuming investment of Rs.10,000/- on the 1st working day of every month. For the performance of other funds managed by the same fund managers please refer page no. 44-48. The scheme is currently managed by Mr. Amit Modani (Since November 01, 2025).

Potential Risk Class			
(Maximum risk the Scheme can take)			
Credit Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			
A-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.			

Minimum Investment
Lump sum Investment: Minimum Application Amount/Purchase Amount / Switch in Amount Rs. 500/- and in multiples of Re. 1/- thereafter. Minimum Subsequent purchases: Rs. 500/- and multiples of Re. 1/- thereafter
Minimum amount per SIP Installment: The facility can be exercised on: Weekly / Fortnightly / Monthly / Quarterly: Any date of every month (between 1st & 28th) (In case, the date fixed happens to be a holiday / non-business day, the cheques shall be deposited / Auto Debit Facility will be affected on the next business day). (i) Rs. 500/- and in multiples of Re. 1/- thereafter for minimum 24 installments (ii) Rs. 1000/- and in multiples of Re. 1/- thereafter for minimum 12 installments

Shriram Nifty 1D Rate Liquid ETF

Type of Scheme: An open ended Exchange Traded Fund replicating/ tracking Nifty 1D Rate Index. A relatively low interest rate risk and relatively low credit risk.

Product labelling: This product is suitable for investors who are seeking*:

- A stable, liquid alternative to traditional savings accounts.
- Safety and liquidity for short-term funds.

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

Data as of 30-Sep-2026

Fund Details	
Date of Inception / Allotment:	05 July 2024
Benchmark Name:	NIFTY 1D Rate Index
NAV (as on 30.09.26)	
Regular Plan - Growth Option	₹ 1123.5536
AUM (as on 30.09.26)	₹ 31.02 Cr.
AAUM (for the month of Sep)	₹ 33.08 Cr.

Fund Manager	
Name of Fund Managers	
• Mr. Amit Modani	
Total Experience	13 years
Managing Since	Nov 01, 2025

Minimum Investment	
1 Unit	

Load Structure	
Exit Load: NIL	

Expense Ratio	
BER / TER (Regular Plan)	0.40% / 0.52%
BER / TER (Direct Plan)	NA
With effect from Apr 1 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade +(D) Statutory levies (including GST).	

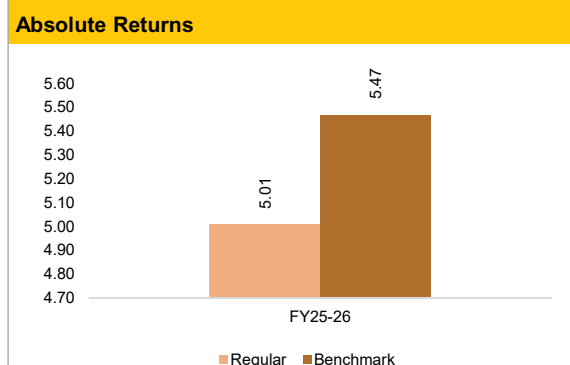
Quantitative Measures*	
1 Standard Deviation (%)	NA
2 Beta	NA
3 Tracking Error (%)	
1 Year	0.00
3 Years	NA
4 Sharpe Ratio (%)	NA
5 Tracking Difference (%)	
1 Year	-0.50
3 Years	NA
5 Years	NA
Since Inception	-0.44
6 Information Ratio	NA

*Please refer to the next page for details description in tabular format

NA Stands for "Not Applicable"

Fund Performance			
Performance of scheme in Tabular form			
Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	4.74	NA	5.24
Returns for last 3 years	NA	NA	NA
Returns for last 5 years	NA	NA	NA
Returns since inception	5.34	NA	5.78

Performance as on 30.09.26; NA Stands for "Not Applicable"



Absolute Returns for each F.Y. for last 5 years.

Portfolio Data		
Top 10 Holdings		% of Net Assets
1	TREPS_RED_01.10.2026	99.27%

Additional Information pertaining to Portfolio of the scheme	
Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Scheme Riskometer	
Shriram Nifty 1D Rate Liquid ETF	
Investors understand that their principal will be at low risk	
Benchmark Riskometer	
Benchmark Riskometer is at Low risk As per AMFI Tier 1 Benchmark i.e. Nifty 1D Rate Index	

Major Risk Factors	
1	Interest Rate Risk
2	Liquidity Risk
3	Credit Risk
4	Legal, Tax and Regulatory Risk
*with a detailed explanation in the Important Link Section	

Quantitative Measures/Risk Measures* (as applicable)	
1 Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	NA
b) Gross Exposure Turnover (Equity + Debt + Derivatives)	NA
2 Average Maturity (years):	0.003
3 Macaulay Duration (years):	0.003
4 Modified Duration (years):	0.003
5 Annualized Portfolio Yield:	5.13
6 Yield to Maturity (%)	5.13
*Please refer to the next page for details description in tabular format	
NA Stands for "Not Applicable"	

Data as of 30-Sep-2026

Major Changes w.r.t previous month –

(Top 10 changes in Holding) in portfolio of the scheme		
Name of securities added	Name of securities deleted/reduced	Total Weightage in %

Changes in Expense Ratio of the scheme		
Change in	Previous Month	Current Month
BER / TER (Direct Plan)	NA	NA
BER / TER (Regular Plan)	0.40% / 0.52%	0.40% / 0.52%

Changes in Credit Quality		
Name of security	Rating Previous Month	Rating Current Month
NA	NA	NA

Change In Risk-o-Meter of Scheme		
Fund Name	Previous Month	Current Month
Shriram Nifty 1D Rate Liquid ETF	Low	Low

Description/inference of the Quantitative/Risk Measures		
Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1	Standard Deviation	A statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.
2	Sharpe Ratio	A measure of risk-adjusted returns, it is calculated using standard deviation and excess return to determine reward per unit of risk.
3	Beta Ratio	A measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.
4	Information Ratio	Evaluates the risk-adjusted return of a fund compared to a benchmark, highlighting consistency in outperformance.
5	Tracking Error	The annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the ETF/Index Fund
6	Tracking Difference	The performance gap between a mutual fund (such as an index fund or ETF) and its target benchmark index.
7	Portfolio Turnover Ratio	It has been computed as the ratio of the lower value of purchase and sales, to the average net assets in the past one year .
8	Yield to Maturity	It is the rate of return anticipated on a bond if held until maturity & is expressed as an annual rate.
9	Modified Duration	It is the price sensitivity and the percentage change in price for a unit change in yield.
10	Macaulay Duration	It is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.
11	Average Maturity	Average Maturity is the weighted average of all the current maturities of the debt securities held in the fund.
12	Annualized Portfolio Yield	It measures the income generated by the fund's underlying assets (such as interest or dividends) scaled to a 12-month annual rate

Important Weblinks:		
Sr. No.	Links	Description
1	Video Explainer	Link for a video providing simplified explanation of the Fund Factsheet along with explanation to various terminologies used.
2	Calculation/Methodology	Link for a pdf showing the various mathematical parameters and their respective Calculation methodology/formulae along with any assumptions considered
3	Detailed Risk Factors	Link to be provided for various risk factors associated with the Scheme
4	QR Code	
5	Investor Services	Link showing Contact details (Email ID and Telephone Number of the Investor)
6	Grievance submission and redressal	Link directing to grievance submission page with details showing Escalation matrix

Additional Disclosure

Data as of 30-Sep-2026

Investment Objective

The investment objective of the Scheme is to invest in Tri Party Repo on Government securities or treasury bills (TREPS). The Scheme aims to provide investment returns that, before expenses, correspond to the returns of the NIFTY 1D Rate Index, subject to tracking error. There is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.

Potential Risk Class				Minimum Investment
(Maximum risk the Scheme can take)				Minimum Investment: 1 Unit NSE Symbol: LIQUIDSHRI BSE Code: 544208
Credit Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	
Interest Rate Risk				
Relatively Low (Class I)	A-I			
Moderate (Class II)				
Relatively High (Class III)				
A-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.				

Shriram Gold ETF Passive FoF

Type of Scheme: An open-ended Fund of Fund Scheme investing in units of Gold ETFs.

Product labelling: This product is suitable for investors who are seeking*:

- Long term capital appreciation
 - Investment in units of various Gold ETFs which further invests in physical Gold
- There is no assurance that the investment objective of the Scheme will be achieved

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

Data as of 30-Sep-2026

Fund Details	
Date of Inception / Allotment:	28 September 2026
Benchmark Name:	Domestic Price of Physical Gold
NAV (as on 30.09.26)	
Regular Plan - Growth Option	₹ 10.0400
Regular Plan - IDCW Option	₹ 10.0400
Direct Plan - Growth Option	₹ 10.0400
Direct Plan - IDCW Option	₹ 10.0400
AUM (as on 30.09.26)	₹ 24.02 Cr.
AAUM (for the month of Sep)	₹ 23.95 Cr.

Fund Manager	
Name of Fund Managers	
• Mr. Surjeet Kumar Singh	
Total Experience	17 years
Managing Since	Sep 28, 2026

Minimum Investment	
Lumpsum Amount	Please refer Additional Disclosure for this
SIP	Please refer Additional Disclosure for this

Load Structure	
Exit Load:	NIL

Expense Ratio	
BER / TER (Regular Plan)	0.58% / 0.68%
BER / TER (Direct Plan)	0.16% / 0.19%
With effect from Apr 1 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade +(D) Statutory levies (including GST).	

Quantitative Measures*	
1 Standard Deviation (%)	NA
2 Beta	NA
3 Tracking Error (%)	
1 Year	NA
3 Years	NA
4 Sharpe Ratio (%)	NA
5 Tracking Difference (%)	
1 Year	NA
3 Years	NA
5 Years	NA
Since Inception	NA
6 Information Ratio	NA

*Please refer to the next page for details description in tabular format

NA Stands for "Not Applicable"

Fund Performance			
Performance of scheme in Tabular form			
Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	NA	NA	NA
Returns for last 3 years	NA	NA	NA
Returns for last 5 years	NA	NA	NA
Returns since inception	NA	NA	NA

Performance as on 30.09.26; NA Stands for "Not Applicable"; Past performance shall not be provided as the scheme has not completed 6 months.

Absolute Returns	
Absolute Returns for each F.Y. for last 5 years;	

Portfolio Data		
Top 10 Holdings		% of Net Assets
1	MIRAE ASSET GOLD ETF	49.34%
2	ZERODHA GOLD ETF	49.17%
3	TREPS_RED_01.10.2026	0.43%

Additional Information pertaining to Portfolio of the scheme	
Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Scheme Riskometer	
 Shriram Gold ETF Passive FoF Investor understand that their principal will be at high risk	
Benchmark Riskometer	
 The risk of Domestic Price of Physical Gold (Benchmark) is high risk	

Major Risk Factors	
1	Risks of underlying schemes
2	Tracking error risk
3	Concentration risk
4	Macroeconomic and regulatory environment risk
*with a detailed explanation in the Important Link Section	

Quantitative Measures/Risk Measures* (as applicable)	
1	Portfolio Turnover Ratio (Annualized)
a)	Equity Turnover NA
b)	Gross Exposure Turnover NA
	(Equity + Debt + Derivatives)
2	Average Maturity (years): NA
3	Macaulay Duration (years): NA
4	Modified Duration (years): NA
5	Annualized Portfolio Yield: NA
6	Yield to Maturity (%) NA
*Please refer to the next page for details description in tabular format	
NA Stands for "Not Applicable"	

Data as of 30-Sep-2026

Major Changes w.r.t previous month –

(Top 10 changes in Holding) in portfolio of the scheme		
Name of securities added	Name of securities deleted/reduced	Total Weightage in %

Changes in Expense Ratio of the scheme		
Change in	Previous Month	Current Month
BER / TER (Direct Plan)	NA	0.16% / 0.19%
BER / TER (Regular Plan)	NA	0.58% / 0.68%

Changes in Credit Quality		
Name of security	Rating Previous Month	Rating Current Month
NA	NA	NA

Change In Risk-o-Meter of Scheme		
Fund Name	Previous Month	Current Month
Shriram Gold ETF Passive FoF	NA	High

Description/inference of the Quantitative/Risk Measures		
Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1	Standard Deviation	A statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.
2	Sharpe Ratio	A measure of risk-adjusted returns, it is calculated using standard deviation and excess return to determine reward per unit of risk.
3	Beta Ratio	A measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.
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Important Weblinks:		
Sr. No.	Links	Description
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3	Detailed Risk Factors	Link to be provided for various risk factors associated with the Scheme
4	QR Code	
5	Investor Services	Link showing Contact details (Email ID and Telephone Number of the Investor)
6	Grievance submission and redressal	Link directing to grievance submission page with details showing Escalation matrix

Additional Disclosure

Data as of 30-Sep-2026

Investment Objective

The investment objective of the scheme is to generate long-term capital appreciation by investing in units of various Gold ETFs. However, there is no assurance that the investment objective of the Scheme will be achieved.

Minimum Investment

Lump sum: The minimum application amount shall be Rs. 500/- and in multiples of Re.1/- thereafter

SIP: The facility can be exercised on:

Weekly/Fortnightly/Monthly/Quarterly: Any date of every month (between 1st & 28th)

i) Rs. 500/- and in multiples of Re. 1/-thereafter for minimum 24 instalments

ii) Rs. 1000/-and in multiples of Re. 1/-thereafter for minimum 12 instalments

IDCW HISTORY

Shriram Overnight Fund - Daily IDCW

Scheme Name [^]	Record Date	Face Value (Rs./Unit)	IDCW (Rs./Unit)	NAV (Rs./Unit)
Shriram Overnight Dir-Dly IDCW	26/09/2026	1000.00	0.13842	1000.0186
Shriram Overnight Reg-Dly IDCW	26/09/2026	1000.00	0.13836	1000.0100
Shriram Overnight Dir-Dly IDCW	27/09/2026	1000.00	0.13840	1000.0186
Shriram Overnight Reg-Dly IDCW	27/09/2026	1000.00	0.13485	1000.0100
Shriram Overnight Dir-Dly IDCW	28/09/2026	1000.00	0.13419	1000.0186
Shriram Overnight Reg-Dly IDCW	28/09/2026	1000.00	0.12731	1000.0099
Shriram Overnight Dir-Dly IDCW	29/09/2026	1000.00	0.13370	1000.0173
Shriram Overnight Reg-Dly IDCW	29/09/2026	1000.00	0.13079	1000.0079
Shriram Overnight Dir-Dly IDCW	30/09/2026	1000.00	0.05397	1000.0000
Shriram Overnight Reg-Dly IDCW	30/09/2026	1000.00	0.13744	1000.0080

Shriram Overnight Fund - Weekly IDCW

Scheme Name*	Record Date	Face Value (Rs./Unit)	IDCW (Rs./Unit)	NAV (Rs./Unit)
Shriram Overnight Reg-Wly IDCW	27/05/2024	10.00	0.01070	10.00
Shriram Overnight Reg-Wly IDCW	03/06/2024	10.00	0.01220	10.00
Shriram Overnight Reg-Wly IDCW	10/06/2024	10.00	0.01210	10.00
Shriram Overnight Reg-Wly IDCW	18/06/2024	10.00	0.01420	10.00
Shriram Overnight Reg-Wly IDCW	24/06/2024	10.00	0.01060	10.00

Shriram Overnight Fund - Fortnightly IDCW

Scheme Name*	Record Date	Face Value (Rs./Unit)	IDCW (Rs./Unit)	NAV (Rs./Unit)
Shriram Overnight Reg-Fly IDCW	02/01/2023	10.00	0.00850	10.00
Shriram Overnight Reg-Fly IDCW	16/01/2023	10.00	0.02240	10.00
Shriram Overnight Reg-Fly IDCW	30/01/2023	10.00	0.02360	10.00

Shriram Overnight Fund - Monthly IDCW

Scheme Name*	Record Date	Face Value (Rs./Unit)	IDCW (Rs./Unit)	NAV (Rs./Unit)
Shriram Overnight Dir-Mly IDCW	15/05/2026	10.00	0.04104	10.00
Shriram Overnight Reg-Mly IDCW	15/05/2026	10.00	0.04059	10.0004
Shriram Overnight Dir-Mly IDCW	15/06/2026	1000.00	4.37275	1000.0082
Shriram Overnight Reg-Mly IDCW	15/06/2026	1000.00	4.33634	1000.0441
Shriram Overnight Dir-Mly IDCW	14/07/2026	1000.00	4.33354	1000.0116
Shriram Overnight Reg-Mly IDCW	14/07/2026	1000.00	4.28821	1000.0452
Shriram Overnight Dir-Mly IDCW	17/08/2026	1000.00	4.61590	1000.0064
Shriram Overnight Reg-Mly IDCW	17/08/2026	1000.00	4.52621	1000.0435
Shriram Overnight Dir-Mly IDCW	15/09/2026	1000.00	3.81588	1000.0062
Shriram Overnight Reg-Mly IDCW	15/09/2026	1000.00	3.76421	1000.0453

Past performance may or may not be sustained in future. There is neither assurance to unit holders as to rate/quantum of IDCW distribution nor is there guarantee that the IDCW will be paid regularly. All IDCW are on face value of Rs. 10 per Unit till 29th May 2026.

Effective May 30, 2026, the face value of the Scheme was revised from ₹10 per unit to ₹1,000 per unit. Accordingly, the NAV and number of units held have been adjusted proportionately, with no change in the overall value of investors' investments. After payment of the IDCW, the per Unit NAV falls to the extent of the payout and statutory levy, if any. History is for

**Shriram Overnight Fund - Direct Monthly IDCW, **Shriram Overnight Fund - Regular Monthly IDCW

*Shriram Overnight Fund - Regular Fortnightly IDCW

^Shriram Overnight Fund - Direct Daily IDCW, ^Shriram Overnight Fund - Regular Daily IDCW

^^Shriram Overnight Fund - Regular Weekly IDCW

Shriram Aggressive Hybrid Fund - IDCW

Scheme Name	Record Date	Face Value (Rs./Unit)	IDCW (Rs./Unit)	NAV (Rs./Unit)
Shriram Aggressive Hybrid-Dir - IDCW	19-Mar-14	10	0.25	10.4657
Shriram Aggressive Hybrid - Reg - IDCW	19-Mar-14	10	0.25	10.4529
Shriram Aggressive Hybrid - Dir - IDCW	27-Oct-14	10	1.05	11.9236
Shriram Aggressive Hybrid - Reg - IDCW	27-Oct-14	10	1.05	11.8794
Shriram Aggressive Hybrid- Dir - IDCW	14-Nov-15	10	1.15	11.4100
Shriram Aggressive Hybrid - Reg - IDCW	14-Nov-15	10	1.15	11.3130

Past Performance may or may not be sustained in the future. There is neither assurance to unit holders as to rate/quantum of IDCW distribution nor is there a guarantee that the IDCW will be paid regularly. All IDCW create face value of Rs. 10 per Unit. After payment of IDCW, the per Unit NAV falls to the extent of the payout and statutory levy, if any.

History is for Shriram Aggressive Hybrid Fund Direct Plan - IDCW option & Shriram Aggressive Hybrid Fund Regular Plan - IDCW option

Scheme Performance

Other schemes managed by Fund Managers

SHRIRAM MULTI SECTOR ROTATION FUND

An open ended equity scheme investing in Multi sector rotation theme.

Fund Managers

Mr. Hitesh Savanth (Since June 15, 2026)	Mr. Prateek Nigudkar (Since August 7, 2025)
Total Experience: Over 14 years	Total Experience: Over 13 years

Performance of Scheme

Date of inception: 09-Dec-2024

Returns of Regular Plan - Growth Option as on September 30, 2026 | NAV as on September 30, 2026 Rs. 7.6335

Date	Period	Scheme Returns (%)	Scheme Benchmark Returns (%)	Additional Benchmark (NIFTY50 TRI) Returns (%)	Value of Investment of Rs. 10,000		
					Scheme	Scheme Benchmark	Additional Benchmark (NIFTY50 TRI)
September 30, 2025	Last 1 Year	-0.12	-2.03	-7.09	9,988	9,797	9,291
December 9, 2024	Since Inception	-13.87	-1.97	-3.42	7,634	9,647	9,390

Returns of Direct Plan - Growth Option as on September 30, 2026 | NAV as on September 30, 2026 Rs. 7.8730

Date	Period	Scheme Returns (%)	Scheme Benchmark Returns (%)	Additional Benchmark (NIFTY50 TRI) Returns (%)	Value of Investment of Rs. 10,000		
					Scheme	Scheme Benchmark	Additional Benchmark (NIFTY50 TRI)
September 30, 2025	Last 1 Year	1.57	-2.03	-7.09	10,157	9,797	9,291
December 9, 2024	Since Inception	-12.39	-1.97	-3.42	7,873	9,647	9,390

NIFTY 500 TRI is the scheme benchmark. As per SEBI circular no. SEBI/HO/24/13/11(I)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant of the Index. The returns less than 1 year absolute returns Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan-Growth Option & Direct Plan-Growth Option. 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 currently managed by Mr. Hitesh Savanth (Since June 15, 2026) and Mr. Prateek Nigudkar (since August 7, 2025).

SHRIRAM FLEXI CAP FUND

An Open Ended Dynamic Equity Scheme Investing Across Large Cap, Mid Cap, Small Cap Stocks

Fund Managers

Mr. Hitesh Savanth (Since June 15, 2026)	Mr. Prateek Nigudkar (Since August 7, 2025)
Total Experience: Over 14 years	Total Experience: Over 13 years

Performance of Scheme

Date of inception: 28-Sep-2018

Returns of Regular Plan - Growth Option as on September 30, 2026 | NAV as on September 30, 2026 Rs. 18.7300

Date	Period	Scheme Returns (%)	Scheme Benchmark Returns (%)	Additional Benchmark (NIFTY50 TRI) Returns (%)	Value of Investment of Rs. 10,000		
					Scheme	Scheme Benchmark	Additional Benchmark (NIFTY50 TRI)
September 30, 2025	Last 1 Year	-4.75	-2.03	-7.09	9,525	9,797	9,291
September 29, 2023	Last 3 Year	4.32	9.50	6.05	11,356	13,135	11,931
September 30, 2021	Last 5 Year	5.01	9.04	6.37	12,768	15,418	13,621
September 28, 2018	Since Inception	8.15	12.83	10.80	18,730	26,308	22,741

Returns of Direct Plan - Growth Option as on September 30, 2026 | NAV as on September 30, 2026 Rs. 21.5513

Date	Period	Scheme Returns (%)	Scheme Benchmark Returns (%)	Additional Benchmark (NIFTY50 TRI) Returns (%)	Value of Investment of Rs. 10,000		
					Scheme	Scheme Benchmark	Additional Benchmark (NIFTY50 TRI)
September 30, 2025	Last 1 Year	-3.20	-2.03	-7.09	9,680	9,797	9,291
September 29, 2023	Last 3 Year	6.06	9.50	6.05	11,933	13,135	11,931
September 30, 2021	Last 5 Year	6.82	9.04	6.37	13,911	15,418	13,621
September 28, 2018	Since Inception	10.06	12.83	10.80	21,551	26,308	22,741

NIFTY 500 TRI is the scheme benchmark. As per SEBI circular no. SEBI/HO/24/13/11(I)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant of the Index. The returns are Compounded Annual Growth Returns (CAGR) for the past 1 year, 3 years, 5 years & since inception and absolute return 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. Performance of Income Distribution cum Capital Withdrawal (IDCW) option would be Net of IDCW 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/- 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 currently managed by Mr. Hitesh Savanth (Since June 15, 2026) and Mr. Prateek Nigudkar (Since August 7, 2025).

Scheme Performance

Other schemes managed by Fund Managers

SHRIRAM ELSS TAX SAVER FUND

An open ended scheme with attributes in accordance with Equity Linked Saving Scheme, 2005 notified by Ministry of Finance.

Fund Managers

Mr. Hitesh Savanth (Since June 15, 2026)	Mr. Prateek Nigudkar (Since August 7, 2025)
Total Experience: Over 14 years	Total Experience: Over 13 years

Performance of Scheme

Date of inception: 25-Jan-2019

Returns of Regular Plan - Growth Option as on September 30, 2026 | NAV as on September 30, 2026 Rs. 19.6915

Date	Period	Scheme Returns (%)	Scheme Benchmark Returns (%)	Additional Benchmark (NIFTY50 TRI) Returns (%)	Value of Investment of Rs. 10,000		
					Scheme	Scheme Benchmark	Additional Benchmark (NIFTY50 TRI)
September 30, 2025	Last 1 Year	-4.20	-2.03	-7.09	9,580	9,797	9,291
September 29, 2023	Last 3 Year	4.29	9.50	6.05	11,345	13,135	11,931
September 30, 2021	Last 5 Year	4.61	9.04	6.37	12,526	15,418	13,621
January 25, 2019	Since Inception	9.22	13.58	11.45	19,692	26,610	23,003

Returns of Direct Plan - Growth Option as on September 30, 2026 | NAV as on September 30, 2026 Rs. 22.5495

Date	Period	Scheme Returns (%)	Scheme Benchmark Returns (%)	Additional Benchmark (NIFTY50 TRI) Returns (%)	Value of Investment of Rs. 10,000		
					Scheme	Scheme Benchmark	Additional Benchmark (NIFTY50 TRI)
September 30, 2025	Last 1 Year	-2.62	-2.03	-7.09	9,738	9,797	9,291
September 29, 2023	Last 3 Year	5.99	9.50	6.05	11,912	13,135	11,931
September 30, 2021	Last 5 Year	6.38	9.04	6.37	13,628	15,418	13,621
January 25, 2019	Since Inception	11.16	13.58	11.45	22,550	26,610	23,003

NIFTY 500 TRI is the scheme benchmark. As per SEBI circular no. SEBI/HO/24/13/11(I)2026-IMD-POD-1//7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant of the Index. The returns are Compounded Annual Growth Returns (CAGR) for the past 1 year, 3 years, 5 years & since inception and absolute return 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. Performance of Income Distribution cum Capital Withdrawal (IDCW) option would be Net of IDCW 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/-.

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 currently managed by Mr. Hitesh Savanth (Since June 15, 2026) and Mr. Prateek Nigudkar (Since August 7, 2025).

SHRIRAM MULTI ASSET ALLOCATION FUND

An open ended scheme investing in Equity, debt and Gold/Silver ETFs.

Fund Managers

Mr. Hitesh Savanth (Since June 15, 2026)	Mr. Prateek Nigudkar (Since August 7, 2025)	Mr. Amit Modani (Since November 01, 2025)
Total Experience: Over 14 years	Total Experience: Over 13 years	Total Experience: Over 13 years

Performance of Scheme

Date of inception: 08-Sep-2023

Returns of Regular Plan - Growth Option as on September 30, 2026 | NAV as on September 30, 2026 Rs. 12.7311

Date	Period	Scheme Returns (%)	Scheme Benchmark Returns (%)	Additional Benchmark (NIFTY50 TRI) Returns (%)	Value of Investment of Rs. 10,000		
					Scheme	Scheme Benchmark	Additional Benchmark (NIFTY50 TRI)
September 30, 2025	Last 1 Year	3.82	-0.63	-7.09	10,382	9,937	9,291
September 29, 2023	Last 3 Year	8.53	9.54	6.05	12,788	13,151	11,931
September 8, 2023	Since Inception	8.20	9.09	5.62	12,731	13,052	11,822

Returns of Direct Plan - Growth Option as on September 30, 2026 | NAV as on September 30, 2026 Rs. 13.4527

Date	Period	Scheme Returns (%)	Scheme Benchmark Returns (%)	Additional Benchmark (NIFTY50 TRI) Returns (%)	Value of Investment of Rs. 10,000		
					Scheme	Scheme Benchmark	Additional Benchmark (NIFTY50 TRI)
September 30, 2025	Last 1 Year	5.55	-0.63	-7.09	10,555	9,937	9,291
September 29, 2023	Last 3 Year	10.49	9.54	6.05	13,496	13,151	11,931
September 8, 2023	Since Inception	10.17	9.09	5.62	13,453	13,052	11,822

Nifty 50 TRI (70%) + NIFTY Short Duration Debt Index (20%) + Domestic prices of Gold (8%) + Domestic prices of Silver (2%). As per SEBI circular no. SEBI/HO/24/13/11(I)2026-IMD-POD-1//7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant of the Index. The returns are Compounded Annual Growth Returns (CAGR) for the past 1 year & since inception and absolute return 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. 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/-.

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 currently managed by Mr. Hitesh Savanth (Since June 15, 2026), Mr. Prateek Nigudkar (Since August 7, 2025) & Mr. Amit Modani (Since November 01, 2025).

Scheme Performance

Other schemes managed by Fund Managers

SHRIRAM AGGRESSIVE HYBRID FUND

An open-ended hybrid scheme investing predominantly in Equity and Equity related instruments

Fund Managers

Mr. Hitesh Savanth (Since June 24, 2026)	Mr. Prateek Nigudkar (Since August 7, 2025)	Mr. Amit Modani (Since November 01, 2025)
Total Experience: Over 14 years	Total Experience: Over 13 years	Total Experience: Over 13 years

Performance of Scheme

Date of inception: 29-Nov-2013

Returns of Regular Plan - Growth Option as on September 30, 2026 | NAV as on September 30, 2026 Rs. 30.7811

Date	Period	Scheme Returns (%)	Scheme Benchmark Returns (%)	Additional Benchmark (NIFTY50 TRI) Returns (%)	Value of Investment of Rs. 10,000		
					Scheme	Scheme Benchmark	Additional Benchmark (NIFTY50 TRI)
September 30, 2025	Last 1 Year	-1.13	-0.92	-7.09	9,887	9,908	9,291
September 29, 2023	Last 3 Year	6.72	8.10	6.05	12,158	12,638	11,931
September 30, 2021	Last 5 Year	5.75	7.57	6.37	13,226	14,407	13,621
November 29, 2013	Since Inception	9.15	11.86	11.98	30,781	42,196	42,776

Returns of Direct Plan - Growth Option as on September 30, 2026 | NAV as on September 30, 2026 Rs. 35.9429

Date	Period	Scheme Returns (%)	Scheme Benchmark Returns (%)	Additional Benchmark (NIFTY50 TRI) Returns (%)	Value of Investment of Rs. 10,000		
					Scheme	Scheme Benchmark	Additional Benchmark (NIFTY50 TRI)
September 30, 2025	Last 1 Year	0.56	-0.92	-7.09	10,056	9,908	9,291
September 29, 2023	Last 3 Year	8.50	8.10	6.05	12,779	12,638	11,931
September 30, 2021	Last 5 Year	7.47	7.57	6.37	14,337	14,407	13,621
November 29, 2013	Since Inception	10.47	11.86	11.98	35,943	42,196	42,776

CRISIL Hybrid 35+65 - Aggressive Index is the scheme benchmark. As per SEBI circular no. SEBI/HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant of the Index. The returns are Compounded Annual Growth Returns (CAGR) for the past 1 year, 3 years, 5 years, 10 years & since inception and absolute return 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. Performance of Income Distribution cum Capital Withdrawal (IDCW) option would be Net of IDCW 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/-.

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 currently managed by Mr. Hitesh Savanth (Since June 24, 2026), Mr. Prateek Nigudkar (Since August 7, 2025) and Mr. Amit Modani (Since November 01, 2025).

SHRIRAM BALANCED ADVANTAGE FUND

An open ended dynamic asset allocation fund investing in debt and equity instruments only

Fund Managers

Mr. Hitesh Savanth (Since June 15, 2026)	Mr. Prateek Nigudkar (Since August 7, 2025)	Mr. Amit Modani (Since November 01, 2025)
Total Experience: Over 14 years	Total Experience: Over 13 years	Total Experience: Over 13 years

Performance of Scheme

Date of inception: 05-Jul-2019

Returns of Regular Plan - Growth Option as on September 30, 2026 | NAV as on September 30, 2026 Rs. 16.0064

Date	Period	Scheme Returns (%)	Scheme Benchmark Returns (%)	Additional Benchmark (NIFTY50 TRI) Returns (%)	Value of Investment of Rs. 10,000		
					Scheme	Scheme Benchmark	Additional Benchmark (NIFTY50 TRI)
September 30, 2025	Last 1 Year	-3.47	0.23	-7.09	9,653	10,023	9,291
September 29, 2023	Last 3 Year	3.82	7.83	6.05	11,194	12,542	11,931
September 30, 2021	Last 5 Year	4.06	7.20	6.37	12,201	14,161	13,621
July 5, 2019	Since Inception	6.71	10.04	10.69	16,006	20,001	20,871

Returns of Direct Plan - Growth Option as on September 30, 2026 | NAV as on September 30, 2026 Rs. 18.3052

Date	Period	Scheme Returns (%)	Scheme Benchmark Returns (%)	Additional Benchmark (NIFTY50 TRI) Returns (%)	Value of Investment of Rs. 10,000		
					Scheme	Scheme Benchmark	Additional Benchmark (NIFTY50 TRI)
September 30, 2025	Last 1 Year	-1.76	0.23	-7.09	9,824	10,023	9,291
September 29, 2023	Last 3 Year	5.70	7.83	6.05	11,812	12,542	11,931
September 30, 2021	Last 5 Year	5.95	7.20	6.37	13,354	14,161	13,621
July 5, 2019	Since Inception	8.70	10.04	10.69	18,305	20,001	20,871

CRISIL Hybrid 50+50 Moderate Index is the Scheme Benchmark. As per SEBI circular no. SEBI/HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant of the Index. The returns are Compounded Annual Growth Returns (CAGR) for the past 1 year, 3 years, 5 years & since inception and absolute return 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. Performance of Income Distribution cum Capital Withdrawal (IDCW) option would be Net of IDCW 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/-.

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 currently managed by Mr. Hitesh Savanth (Since June 15, 2026), Mr. Prateek Nigudkar (Since August 7, 2025) and Mr. Amit Modani (Since November 01, 2025).

Scheme Performance

Other schemes managed by Fund Managers

SHRIRAM MONEY MARKET FUND

An open-ended debt scheme investing in money market instruments. A relatively low-interest rate risk and moderate credit risk.

Fund Manager

Mr. Amit Modani (Since January 27, 2026)
Total Experience: Over 13 years

Performance of Scheme

Date of inception: 27-Jan-2026

Returns of Regular Plan - Growth Option as on September 30, 2026 | NAV as on September 30, 2026 Rs. 1,043.3088

Date	Period	Scheme Returns (%)	Scheme Benchmark Returns (%)	Additional Benchmark (Crisil 1 Yr T-Bill Index) Returns (%)	Value of Investment of Rs. 10,000		
					Scheme	Scheme Benchmark	Additional Benchmark (Crisil 1 Yr T-Bill Index)
September 23, 2026	Last 7 Days	4.26	4.38	0.43	10,008	10,008	10,001
September 15, 2026	Last 15 Days	5.49	5.68	-1.73	10,023	10,023	9,993
August 31, 2026	Last 1 Month	5.62	6.26	1.68	10,045	10,050	10,014
June 30, 2026	Last 3 Months	5.97	6.30	3.09	10,147	10,155	10,077
March 31, 2026	Last 6 Months	6.57	7.13	3.99	10,324	10,352	10,198
January 27, 2026	Since Inception	6.43	6.87	4.08	10,433	10,463	10,275

Returns of Direct Plan - Growth Option as on September 30, 2026 | NAV as on September 30, 2026 Rs. 1,044.9590

Date	Period	Scheme Returns (%)	Scheme Benchmark Returns (%)	Additional Benchmark (Crisil 1 Yr T-Bill Index) Returns (%)	Value of Investment of Rs. 10,000		
					Scheme	Scheme Benchmark	Additional Benchmark (Crisil 1 Yr T-Bill Index)
September 23, 2026	Last 7 Days	4.47	4.38	0.43	10,009	10,008	10,001
September 15, 2026	Last 15 Days	5.70	5.68	-1.73	10,023	10,023	9,993
August 31, 2026	Last 1 Month	5.83	6.26	1.68	10,045	10,050	10,014
June 30, 2026	Last 3 Months	6.20	6.30	3.09	10,153	10,155	10,077
March 31, 2026	Last 6 Months	6.81	7.13	3.99	10,336	10,352	10,198
January 27, 2026	Since Inception	6.67	6.87	4.08	10,450	10,463	10,275

Past performance may or may not be sustained in future.
The performance of the scheme is benchmarked to the Nifty Money Market Index A-I TRI. The returns are simple annualised returns 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. For computation of return since inception (%) the allotment NAV has been taken as Rs. 1000.00. Point-to-point returns is calculated on a standard investment of Rs. 10,000. 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 currently managed by Mr. Amit Modani (Since 27 January, 2026).

SHRIRAM LIQUID FUND

An open ended Liquid scheme. A relatively low interest rate risk and moderate credit risk.

Fund Manager

Mr. Amit Modani (Since November 1, 2025)
Total Experience: Over 13 years

Performance of Scheme

Date of inception: 14-Nov-2024

Returns of Regular Plan - Growth Option as on September 30, 2026 | NAV as on September 30, 2026 Rs. 1,121.5607

Date	Period	Scheme Returns (%)	Scheme Benchmark Returns (%)	Additional Benchmark (Crisil 1 Yr T-Bill Index) Returns (%)	Value of Investment of Rs. 10,000		
					Scheme	Scheme Benchmark	Additional Benchmark ((Crisil 1 Yr T-Bill Index)
September 23, 2026	Last 7 Days	3.93	4.98	0.43	10,008	10,010	10,001
September 15, 2026	Last 15 Days	4.89	5.37	-1.73	10,020	10,022	9,993
August 31, 2026	Last 1 Month	5.64	6.18	1.68	10,045	10,049	10,014
June 30, 2026	Last 3 Months	5.85	6.21	3.09	10,144	10,153	10,077
March 31, 2026	Last 6 Months	6.51	6.81	3.99	10,322	10,336	10,198
September 30, 2025	Last 1 Year	6.16	6.44	4.01	10,616	10,644	10,401
November 14, 2024	Since Inception	6.30	6.59	5.31	11,216	11,271	11,020

Returns of Direct Plan - Growth Option as on September 30, 2026 | NAV as on September 30, 2026 Rs. 1,124.5110

Date	Period	Scheme Returns (%)	Scheme Benchmark Returns (%)	Additional Benchmark (Crisil 1 Yr T-Bill Index) Returns (%)	Value of Investment of Rs. 10,000		
					Scheme	Scheme Benchmark	Additional Benchmark (Crisil 1 Yr T-Bill Index)
September 23, 2026	Last 7 Days	4.06	4.98	0.43	10,008	10,010	10,001
September 15, 2026	Last 15 Days	5.02	5.37	-1.73	10,021	10,022	9,993
August 31, 2026	Last 1 Month	5.77	6.18	1.68	10,046	10,049	10,014
June 30, 2026	Last 3 Months	5.99	6.21	3.09	10,148	10,153	10,077
March 31, 2026	Last 6 Months	6.66	6.81	3.99	10,329	10,336	10,198
September 30, 2025	Last 1 Year	6.31	6.44	4.01	10,631	10,644	10,401
November 14, 2024	Since Inception	6.45	6.59	5.31	11,245	11,271	11,020

Past performance may or may not be sustained in future.
The performance of the scheme is benchmarked to the Nifty Liquid Index A-I. The returns are simple annualised returns 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. For computation of return since inception (%) the allotment NAV has been taken as Rs. 1000.00. Point-to-point returns is calculated on a standard investment of Rs. 10,000. 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 currently managed by Mr. Amit Modani (Since November 01, 2025).

Scheme Performance

Other schemes managed by Fund Managers

SHRIRAM OVERNIGHT FUND

An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

Fund Manager

Mr. Amit Modani (Since November 1, 2025)

Total Experience: Over 13 years

Performance of Scheme

Date of inception: 26-Aug-2022

Returns of Regular Plan - Growth Option as on September 30, 2026 | NAV as on September 30, 2026 Rs. 1,271.4552

Date	Period	Scheme Returns (%)	Scheme Benchmark Returns (%)	Additional Benchmark (Crisil 1 Yr T-Bill Index) Returns (%)	Value of Investment of Rs. 10,000		
					Scheme	Scheme Benchmark	Additional Benchmark (Crisil 1 Yr T-Bill Index)
September 23, 2026	Last 7 Days	4.91	5.09	0.43	10,009	10,010	10,001
September 15, 2026	Last 15 Days	4.91	5.07	-1.73	10,020	10,021	9,993
August 31, 2026	Last 1 Month	4.74	4.83	1.68	10,038	10,039	10,014
June 30, 2026	Last 3 Months	4.93	5.04	3.09	10,122	10,125	10,077
March 31, 2026	Last 6 Months	5.05	5.12	3.99	10,250	10,254	10,198
September 30, 2025	Last 1 Year	5.18	5.24	4.01	10,518	10,524	10,401
September 29, 2023	Last 3 Year	5.91	6.06	6.14	11,880	11,931	11,958
August 26, 2022	Since Inception	6.03	6.16	6.20	12,715	12,778	12,795

Returns of Direct Plan - Growth Option as on September 30, 2026 | NAV as on September 30, 2026 Rs. 1,275.6649

Date	Period	Scheme Returns (%)	Scheme Benchmark Returns (%)	Additional Benchmark (Crisil 1 Yr T-Bill Index) Returns (%)	Value of Investment of Rs. 10,000		
					Scheme	Scheme Benchmark	Additional Benchmark (Crisil 1 Yr T-Bill Index)
September 23, 2026	Last 7 Days	4.97	5.09	0.43	10,010	10,010	10,001
September 15, 2026	Last 15 Days	4.97	5.07	-1.73	10,020	10,021	9,993
August 31, 2026	Last 1 Month	4.80	4.83	1.68	10,039	10,039	10,014
June 30, 2026	Last 3 Months	4.99	5.04	3.09	10,124	10,125	10,077
March 31, 2026	Last 6 Months	5.11	5.12	3.99	10,253	10,254	10,198
September 30, 2025	Last 1 Year	5.24	5.24	4.01	10,524	10,524	10,401
September 29, 2023	Last 3 Year	5.98	6.06	6.14	11,907	11,931	11,958
August 26, 2022	Since Inception	6.12	6.16	6.20	12,757	12,778	12,795

CRISIL Liquid Overnight Index is the scheme benchmark. As per SEBI Master circular no. SEBI/HO/24/13/11/2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant of the Index. The returns are Compounded Annual Growth Returns (CAGR) for the past 1 year & since inception and simple annualised returns 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. Performance of Income Distribution cum Capital Withdrawal (IDCW) option would be Net of IDCW 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/- . 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 currently managed by Mr. Amit Modani (Since November 01, 2025). Effective May 30, 2026, the face value of the Scheme was revised from ₹10 per unit to ₹1,000 per unit. Accordingly, the NAV and number of units held have been adjusted proportionately, with no change in the overall value of investors' investments.

SHRIRAM NIFTY 1D RATE LIQUID ETF

An open ended Exchange Traded Fund replicating/ tracking Nifty 1D Rate Index. A relatively low interest rate risk and relatively low credit risk.

Fund Manager

Mr. Amit Modani (Since November 1, 2025)

Total Experience: Over 13 years

Performance of Scheme

Date of inception: 05-Jul-2024

Returns of Regular Plan - Growth Option as on September 30, 2026 | NAV as on September 30, 2026 Rs. 1,123.5536

Date	Period	Scheme Returns (%)	Scheme Benchmark Returns (%)	Additional Benchmark (Crisil 1 Yr T-Bill Index) Returns (%)	Value of Investment of Rs. 10,000		
					Scheme	Scheme Benchmark	Additional Benchmark (Crisil 1 Yr T-Bill Index)
September 23, 2026	Last 7 Days	4.58	5.08	0.43	10,009	10,010	10,001
September 15, 2026	Last 15 Days	4.54	5.08	-1.73	10,019	10,021	9,993
August 31, 2026	Last 1 Month	4.33	4.83	1.68	10,035	10,039	10,014
June 30, 2026	Last 3 Months	4.53	5.04	3.09	10,122	10,125	10,077
March 31, 2026	Last 6 Months	4.61	5.12	3.99	10,228	10,254	10,198
September 30, 2025	Last 1 Year	4.74	5.24	4.01	10,474	10,524	10,401
July 5, 2024	Since Inception	5.34	5.78	5.70	11,236	11,340	11,321

As per SEBI circular no. SEBI/HO/24/13/11/2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Nifty 1D Rate Index. The returns are simple annualised returns for less than 1 year. The scheme offers only growth option. For computation of return since inception the allotment NAV has been taken as Rs. 1000.00. 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 currently managed by Mr. Amit Modani (Since November 01, 2025).

HOW TO READ A FACT SHEET

Important Terms

Fund Manager

An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. They are usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription

This is the minimum investment amount for a new investor in a mutual fund scheme.

Minimum Additional Amount

This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity

The yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests Rs 500 every 15th of the month in an equity fund for a period of three years.

NAV

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the NIFTY, Sensex, BSE200, BSE500 and 10-year Gsec.

Entry Load

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund.

The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1%, the investor will enter the fund at Rs. 101. (note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor).

Exit Load

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is Rs. 100 and the exit load is 1%, the investor will receive Rs. 99.

Modified Duration

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

Important Terms

Macaulay Duration

The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.

Standard Deviation

Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Sharpe Ratio

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta Ratio (Portfolio Beta)

Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

Portfolio Turnover Ratio

Portfolio turnover has been computed as the ratio of the lower value of purchase and sales, to the average net assets in the past one year (since inception for schemes that have not completed a year).

R Squared

It is a statistical measure of how closely the portfolio returns are correlated with its benchmark.

AUM

AUM or assets under management refers to the recent/updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Risk Factors

All investments in Mutual Funds and securities are subject to market risks and the NAV of the Scheme may go up or down depending upon the factors and forces affecting the securities market. There can be no assurance that the Scheme's investment objective will be achieved. The past performance of the Mutual Fund is not indicative of the future performance of the Scheme. Sponsor(s) is/are not liable or responsible for any loss or shortfall resulting from the operations of the Scheme.

Shriram Aggressive Hybrid Fund, Shriram Flexi Cap Fund, Shriram ELSS Tax Saver Fund, Shriram Balanced Advantage Fund, Shriram Overnight Fund, Shriram Multi Asset Allocation Fund, Shriram Nifty 1D Rate Liquid ETF, Shriram Liquid Fund, Shriram Multi Sector Rotation Fund, Shriram Money Market Fund and Shriram Gold ETF Passive FoF are only the name of the Schemes and do not in any manner indicates the quality of the Schemes or their future prospects or returns. There is no guarantee or assurance as to any return on investment of the unit holders. The investments made by the Scheme are subject to external risks on transfer pricing, trading volumes, settlement risks, etc. of securities. Please refer to the Offer Document/Statement of Additional Information/Key Information Memorandum of the Scheme before investing.

Invest in

Shriram Gold ETF Passive FOF

(An open-ended Fund of Fund Scheme investing in units of Gold ETFs)

Curious About
Your **Gold** Number?



Scan to Discover

For SID, SAI, KIM and detailed risk factors of the Scheme,
visit www.shriramamc.in/goldetffof

This product is suitable for investors who are seeking**:

- Long term capital appreciation
- Investment in units of various Gold ETFs which further invests in physical Gold

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

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

Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme. A demat account is not required to invest in this scheme, since it is not listed on any exchange.

Scheme Riskometer



The risk of the scheme is high risk

Benchmark Riskometer



The risk of Domestic Price of Physical Gold (Benchmark) is high risk

Riskometer updated as per September 2026

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 1800 267 1801 (Investor)

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Statutory Details

Shriram Mutual Fund has been constituted as a Trust under the Indian Trust Act, 1882. Sponsor: Shriram Credit Company Limited; CIN: U65993TN1980PLC008215 Trustee: Shriram Trustees Limited; Investment Manager: Shriram Asset Management Co. Ltd. (AMC); CIN: L65991MH1994PLC079874. Risk Factors: Sponsor is/are not liable or responsible for any loss or shortfall resulting from the operations of the scheme.

Scan for



Contact Details

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