SHRIRAM
Mutual Fund

GOALS ANEK, MUTUAL FUND EK

Tune into more than one asset class



FUND FACTS

October 2026

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

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SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

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MARKET COMMENTARY
OCTOBER 2026

SHRIRAM Mutual Fund
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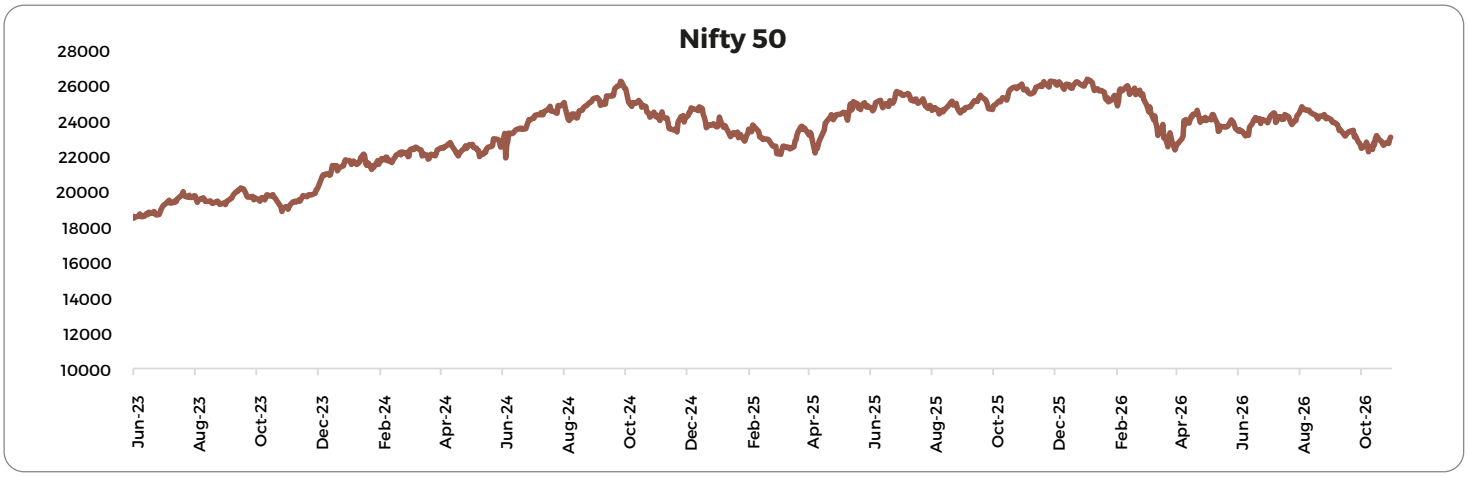
Indian equities remained volatile in October 2026, with the Nifty 50 closing the month 1.9% higher. The index saw choppy sessions and sharp mid-month swings, driven by rising crude oil prices and heavy outflows from foreign institutional investors (FIIs).

FIIs stayed net sellers through the month, withdrawing approximately ₹21,153 crore amid a combination of global and domestic macroeconomic pressures.

The Indian rupee appreciated by about 0.76% against the US dollar during the month, supported by measures from the Reserve Bank of India (RBI) to curb dollar demand.

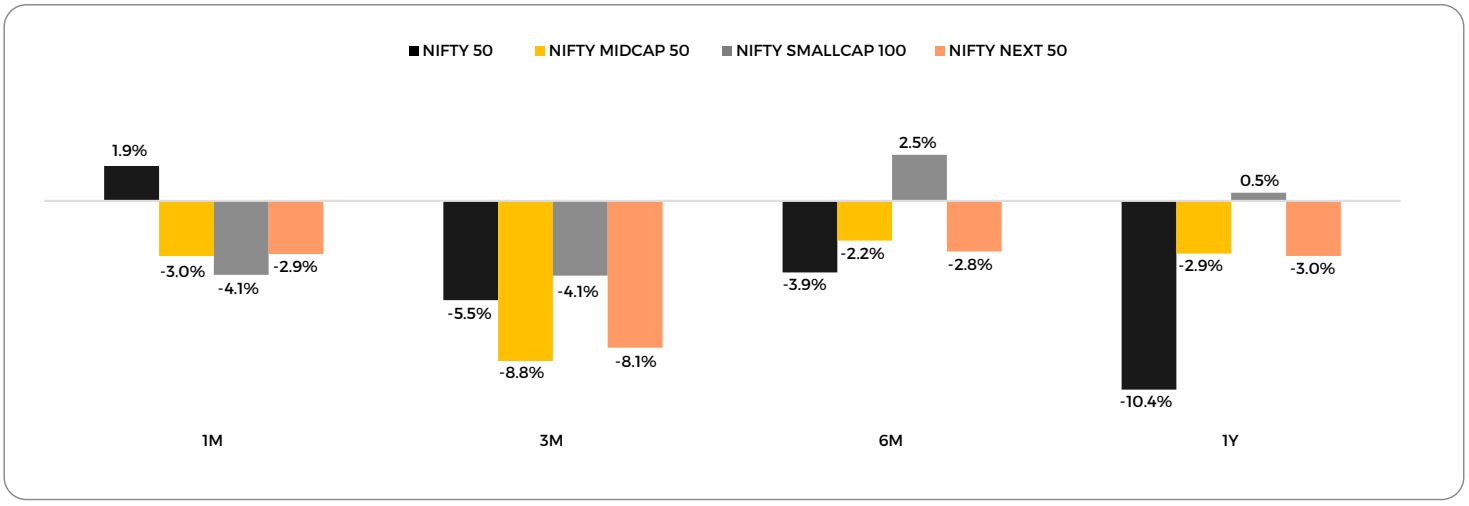
Crude oil closed the month at around $118 per barrel. The rise in prices reflected concerns over a possible escalation of the conflict involving Iran, which unsettled energy markets.

Nifty- 50 – Index



Data source: NiftyIndices.com; Data as on 30th October 2026
Past performance may or may not be sustained in future. Please consult your financial advisor before investing.

Nifty 50 ends higher while broader markets slip



Data Source: NiftyIndices.com; Data as on 30th October 2026
Past performance may or may not be sustained in future. Please consult your financial advisor before investing.

Sector Indices	Oct-26	Sep-26	MoM change
Nifty 50	23,053	22,620	1.9%
Nifty 500	21,896	22,072	-0.8%
Nifty Auto	25,423	26,294	-3.3%
Nifty Bank	54,687	54,633	0.1%
Nifty Commodities	8,966	9,310	-3.7%
Nifty India Consumption	11,091	11,073	0.2%
Nifty Financial Services	24,712	24,650	0.3%
Nifty Infrastructure	8,799	8,734	0.7%
Nifty IT	32,607	27,705	17.7%
Nifty Media	1,631	1,583	3.0%
Nifty Metal	11,785	12,761	-7.6%
Nifty Midcap 100	57,301	59,332	-3.4%
Nifty MNC	28,416	30,336	-6.3%
Nifty Oil & Gas	10,303	10,615	-2.9%
Nifty Pharma	27,125	26,438	2.6%
Nifty PSE	9,075	9,360	-3.0%
Nifty PSU Bank	8,235	8,016	2.7%
Nifty Private Bank	27,054	26,696	1.3%
Nifty Realty	814	847	-3.9%
Nifty Services Sector	30,862	29,014	6.4%
Nifty Smallcap 100	18,464	19,246	-4.1%

Source – NSE - Nifty Indices
Past performance may or may not be sustained in future. Please consult your financial advisor before investing.

Global Markets

- Russia (MOEX): Rose ~10.7%, the strongest performer among major global indices, supported by political signaling, stabilizing macroeconomic indicators, and favorable currency dynamics.
- Mexico (BMV IPC): Gained ~8.7%, aided by a strong rebound in domestic corporate earnings, resilient economic growth, and attractive valuations.
- China (Shanghai Composite): Declined ~6.3% amid the unwinding of the domestic artificial intelligence (AI) rally, disappointing corporate earnings, and persistent economic headwinds.
- Brazil (Ibovespa): Fell ~9.9%, the weakest performer among major indices, following a sharp sell-off triggered by the unexpected outcome of the presidential runoff election.

Indices	Oct-26	Sep-26	MoM Change
Nifty 50	23,053	22,620	1.9%
UK FTSE 100	10,730	10,606	1.2%
CAC 40	7,969	7,965	0.1%
DAX	25,818	25,199	2.5%
Shanghai Composite	3,599	3,842	-6.3%
US S&P 500	7,580	7,652	-0.9%
Nikkei 225	63,290	67,094	-5.7%
Russia MOEX	2,509	2,267	10.7%
Mexico BMV IPC	69,779	64,214	8.7%
Brazil Bovespa	167,922	186,340	-9.9%

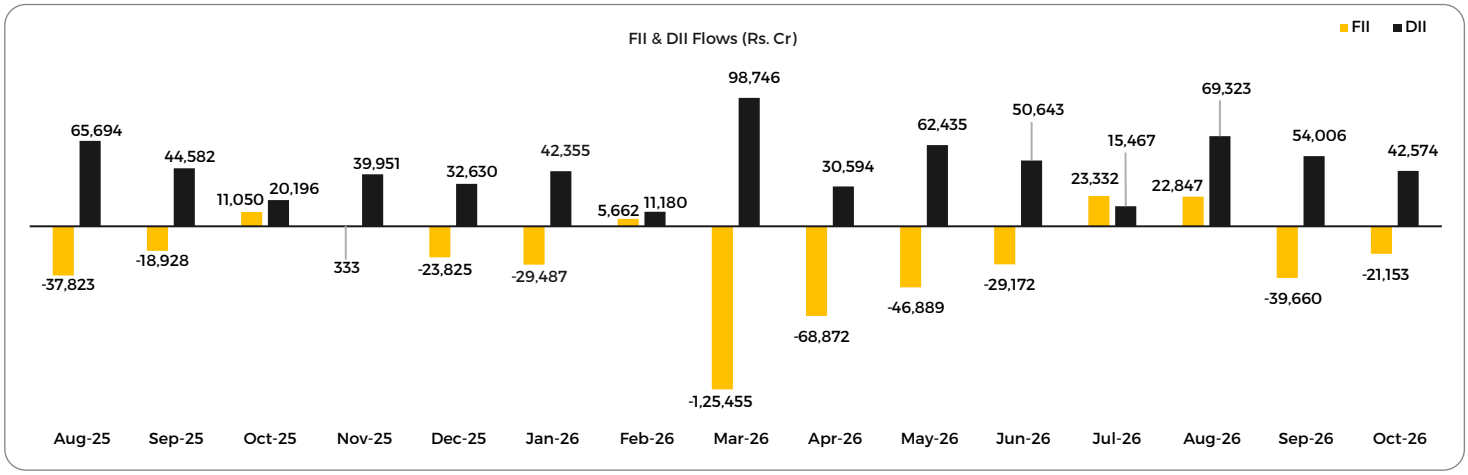
Source – Investing.com
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MARKET COMMENTARY
OCTOBER 2026

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Foreign and Domestic Investments

FIIs remained net sellers during Oct-26



Source – Moneycontrol.com (FII data as on 30th Oct-26 & DII Data as on 30th Oct-26)
Past performance may or may not be sustained in future. Please consult your financial advisor before investing.

Currency Markets

As per RBI, the Indian Rupee (INR) marginally improved in Oct-26 closing near 95.25 per US dollar.

Date	USD	GBP	EURO	YEN
Oct-26	95.25	127.60	106.55	60.45
Sep-26	95.98	127.19	108.94	61.16
% change MoM	-0.76%	0.32%	-2.20%	-1.16%

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

Bond Yields

The Indian 10-year government bond yield rose by 23 basis points in October 2026, whereas the US bond slipped by 36 basis points.

Bond Yields			
	Oct-26	Sep-26	MoM Absolute Change
India	7.41%	7.18%	23 bps
USA	4.93%	5.29%	-36 bps
UK	5.29%	5.44%	-15 bps
European Union	3.95%	4.07%	-12 bps
JAPAN	2.78%	3.05%	-27 bps

Source – Investing.com
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ECONOMIC UPDATES
OCTOBER 2026

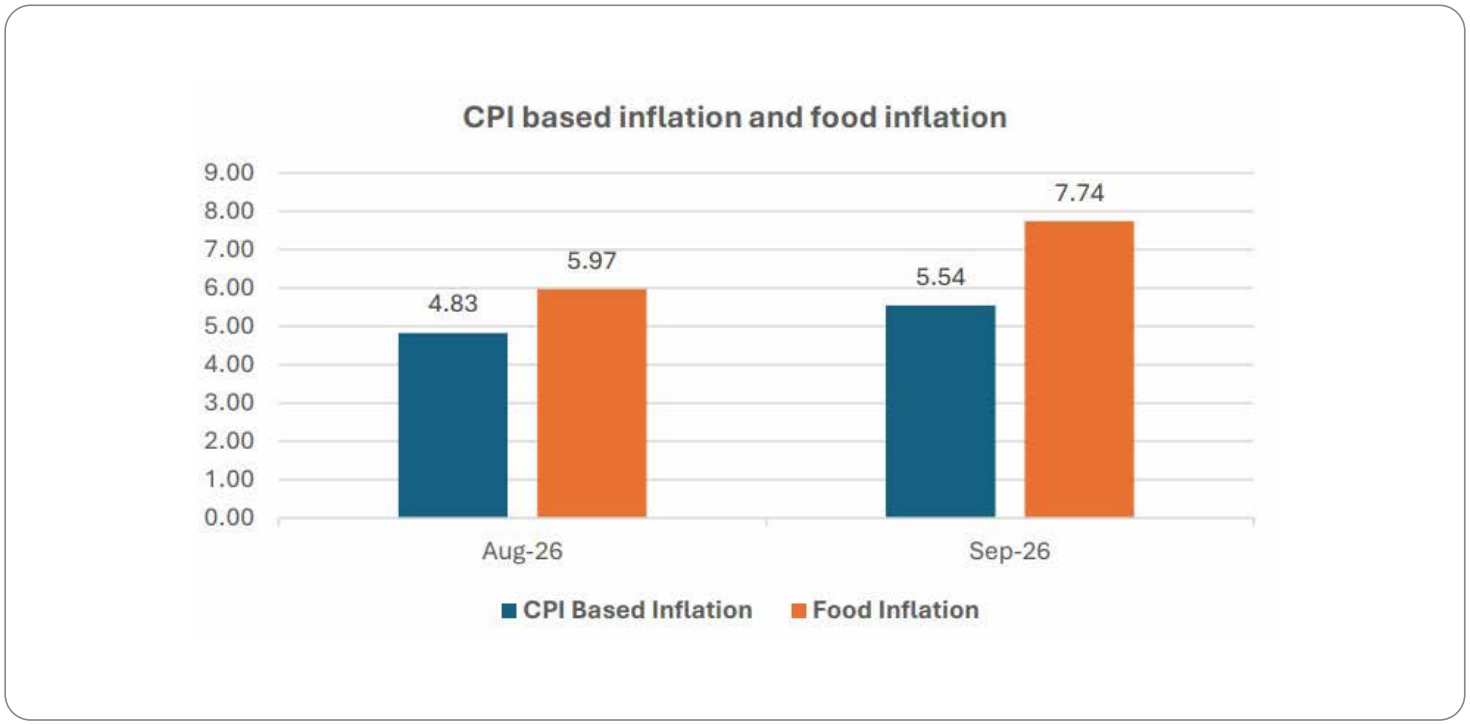
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Economic Updates

- Global growth is projected to slow to 3.1% in 2026 before recovering to 3.4% in 2027.
- The RBI's Monetary Policy Committee (MPC) raised the policy repo rate by 25 basis points to 5.50% at its October 2026 meeting.
- India's Manufacturing PMI eased to 54.7 in October 2026 from 55.1 in September, while the Services PMI rose to 56.2 from 55.2.

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

India's inflation continues to rise in Sep-26



Data Source: Mospi

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 Oct-26 are as follows:

1. **Financial Services:** Credit growth stayed strong at 17.9% Y-o-Y as of October 15, still outpacing deposits (16.6%) as festive demand picks up. The sectoral trend remains broad-based — NBFC lending the standout, with services, retail and industry (large and MSME) all healthy. Q2FY27 results were constructive across the board: PSU banks notably strong with sharp asset-quality improvement, private banks healthy but in-line with muted stock reaction, NBFCs robust on AUM growth — strength skewed to PSBs. AMCs saw healthy AUM/revenue growth on steady SIP flows (reported PAT more muted on one-offs); life insurers posted VNB-led margin expansion on mixed APE, while general insurers saw healthy profit growth (aided by investment income) with combined ratios elevated mainly on CAT losses. The RBI hiked repo 25bps to 5.50% on Oct 7 — near-term positive for bank NIMs, a mild growth drag, and a funding-cost headwind for NBFCs. With growth, asset quality and valuations favourable, we maintain a positive view on the sector.
2. **Healthcare:** The Indian pharmaceutical market continued to witness healthy growth, with September 2026 reporting 13.5% YoY expansion, led by cardiac and anti-diabetic therapies. The improvement was supported by stronger volume traction, indicating a healthier demand environment. Chronic therapies remained the key growth drivers, while acute segments also registered an improvement, pointing towards a broader recovery

across therapy segments. On the regulatory front, the NPPA announced trade margin rationalisation for 137 non-scheduled anti-cancer drugs, capping margins at 30% of MRP, with revised prices effective 9 November 2026. Separately, the Supreme Court heard the matter concerning the proposed cap on MRP at 16% above PTR and has reserved its verdict.

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 services growth remains decent, with no broad-based recovery. Clients are keeping tech budgets largely flat, prioritising AI, data, infrastructure, cost optimisation and vendor consolidation over discretionary spending. AI is emerging as a meaningful revenue stream but is also driving deflation in traditional services, offsetting near-term gains. FY27 growth is likely to remain low-single-digit, with margins broadly stable and performance driven by deal ramp-ups and AI monetisation.

5. **Automobile and Auto Components:** Domestic wholesale volumes grew 15.1% YoY in October 2026, with growth across all automotive categories except tractors. 2Ws (+15.9%), PVs (+16.4%), 3Ws (+29.1%), LCVs (+5.2%) and MHCVs (+23.3%) witnessed healthy growth, while tractors declined 12.7% on a high base. Demand was supported by festive purchases, pre-festive channel stocking, GST-led affordability and new launches, partly offset by rural weakness and rising input costs. Retail registrations declined ~24% YoY due to the festive calendar shift, while EV momentum remained strong, with E2W and e-PV registrations growing ~48% and ~98%, respectively.

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.

MPC Meeting and Minutes At its 5–7 October meeting, the MPC raised the repo rate by 25 bps to 5.50%, its first hike since February 2023, and changed its stance from neutral to "calibrated tightening". The minutes, released on 21 October, showed the rate decision was unanimous (6–0), but the stance change was not: two members preferred to keep the stance neutral, though both voted for the hike. The MPC minutes noted that inflation and its outlook are no longer as benign as last year, with headline CPI expected to average almost 5.8% over the next three quarters. The RBI now projects FY27 CPI inflation at 5.2%, with Q3 FY27 at 6.0%, and real GDP growth at 7.1% for FY27.According to the resolution, the new stance signals that rate cuts are off the table in the near term: the next move can only be a hike or a pause, depending on the outlook. Members' comments on the path ahead were measured and signaled a data-dependent approach.

FOMC After hiking in September, the Fed paused in October. On 28 October the FOMC kept the federal funds target range at 3.75%–4.00% by a 10–2 vote, with two members dissenting in favour of a hike. Attention has now moved to the December meeting. The inflation backdrop remains uncertain: September CPI rose 0.6% month-on-month, energy CPI was up 20.4% year-on-year, and core PCE stood at 3.0% in August. US Treasury yields eased late in the month on safe-haven demand, despite data pointing to resilient US growth, with the 10-year falling to around 4.90%, its lowest in over a month. The US midterm elections, held on 3 November, are an important near-term event, with all 435 House seats and 35 Senate seats contested. Although not a monetary policy event, the results could influence fiscal expectations, Treasury yields and the dollar, and therefore global bond markets, including India.

G-Sec Markets Indian G-Secs came under heavy selling pressure in October, and yields rose across the curve. Three factors drove the move: the RBI's first rate hike since February 2023, sharper expectations of further hikes, and a deliberate tightening of liquidity. The 10-year yield rose to around 7.23% after the hike, as traders read the policy tone as hawkish. Selling intensified after the RBI announced liquidity-withdrawal measures, including raising the daily CRR maintenance requirement to 99%, with OMO sales adding to the pressure. The 10-year peaked at 7.47%, its highest level since March 2023. Yields then eased to 7.38% as softer US Treasury yields offered some relief, ending the month about 20 bps above the end-September level of 7.18%.

Macro Indicators

Inflation

CPI inflation rose to 5.54% in September from 4.83% in August, driven by a sharp increase in food prices, with food inflation rising from 5.97% to 7.74%. Headline inflation crossed 5% for the first time under the new CPI series and has stayed above the RBI's 4% target for four straight months. It has risen every month since April, from 3.48% to 5.54%.

INR

The rupee recovered some ground in October after its weakness in September, gaining 33 paise to close at ₹94.95 (as per Bloomberg) against the US dollar on 30 October. It was helped by the RBI's FERR measures and by oil marketing companies (OMCs) buying foreign exchange directly from the RBI, which reduced volatility. Gains remained limited, however, as the renewed surge in crude prices raised concerns about India's import bill and dollar demand.

Brent Crude

Brent rose sharply again in October to a six-month high, ending the month at around $117.64 per barrel and posting its fourth straight monthly gain. An attack on a tanker in the Strait of Hormuz highlighted continuing supply risks from the US-Israeli war on Iran, now in its eighth month. India imports nearly 90% of its oil, so sustained high prices threaten to widen the import bill, fuel inflation, pressure the rupee and strain public finances.

Banking Liquidity

Liquidity tightened sharply in October as the RBI acted to align short-term rates with the higher policy rate. It raised the minimum daily CRR maintenance requirement from 90% to 99%, effective from the fortnight beginning 16 October, while leaving the overall CRR unchanged at 3%. It also announced a ₹25,000 crore OMO bond sale. At the same time, the RBI stepped up foreign exchange operations to support the rupee, which drained rupee

liquidity further. Together, these measures quickly removed much of the surplus built up from FCNR(B) inflows. Overnight borrowing rates spiked, compounded by tax outflows, and the RBI provided temporary liquidity support BY Variable Repo Rate Auctions. The one-year T-bill now trades close to 100 bps above the repo rate. On 21 October, the RBI rejected all bids at a T-bill auction, its first full cancellation in seven months, as the bond selloff pushed financing costs to their highest in years. Funding conditions are tighter than at the start of the month, which may keep near-term yields elevated.

Outlook

Fixed income remains attractive on carry, with yields at multi-year highs across the curve, but near-term volatility is likely to persist. The RBI has begun a tightening cycle under a calibrated tightening stance and has deliberately tightened liquidity, while CPI has risen to 5.54% and Brent is near to $118. Following the RBI's CRR and FERR measures, short-term rates have repriced sharply, with the one-year T-bill trading close to 100 bps above the repo rate, and markets are pricing further rate increases. The US midterm results and the Fed's December meeting are key global risk events that could drive Treasury yields and capital flows. India's 10-year gilt yield, at about 7.4%, is near its highest level in over three years and may stay volatile until there is greater clarity on oil, inflation, liquidity and the RBI's December policy. Investors should continue to prioritise quality and accrual over duration. The sharp rise in short-term yields has made the front end more attractive. Money market funds remain the preferred choice for pure parking and should benefit as their portfolios reset at higher yields. Overall, staying invested with a focus on quality, selectivity and measured duration remains more prudent than waiting on the sidelines.

Source: Bloomberg

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Shriram Multi Sector Rotation Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

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 31-Oct-2026

Fund Details

Date of Inception / Allotment:	09 December 2024
Benchmark Name: Nifty 500 TRI	
NAV (as on 30.10.26)	
Regular Plan - Growth Option	₹ 7.5968
Direct Plan - Growth Option	₹ 7.8462
AUM (as on 31.10.26)	₹ 146.16 Cr.
AAUM (for the month of Oct)	₹ 146.79 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% / 2.71%
BER / TER (Direct Plan)	0.65% / 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 (%)	21.63%
2	Beta	1.07
3	Tracking Error (%)	
	1 Year	NA
	3 Years	NA
4	Sharpe Ratio (%)	-0.86
5	Tracking Difference (%)	
	1 Year	NA
	3 Years	NA
	5 Years	NA
	Since Inception	NA
6	Information Ratio	0.54

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

NA Stands for "Not Applicable"

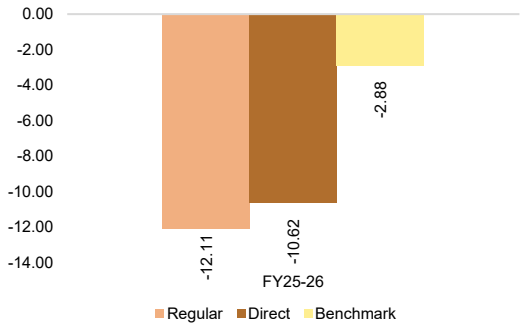
Fund Performance

Performance of scheme in Tabular form

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	-4.81	-3.20	-6.85
Returns for last 3 years	NA	NA	NA
Returns for last 5 years	NA	NA	NA
Returns since inception	-13.53	-12.04	-2.27

Performance as on 30.10.26; 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 LTD	7.67%
2	AXIS BANK LTD	5.73%
3	STATE BANK OF INDIA	4.11%
4	ETERNAL LIMITED	4.01%
5	RELIANCE INDUSTRIES LTD	3.80%
6	ADANI PORTS & SPECIAL ECONOMIC ZONE LTD	3.68%
7	BHARTI AIRTEL LTD	3.52%
8	MAHINDRA & MAHINDRA LTD	3.29%
9	APOLLO HOSPITALS ENTERPRISES LTD	3.28%
10	SAMVARDHANA MOTHERSON INTERNATIONAL LTD	3.06%

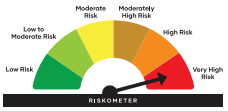
Scheme Riskometer

Shriram Multi Sector Rotation Fund



Investor understand that their principal will be at very high risk

Benchmark Riskometer



Investors understand that their principal will be 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	68.39%
b)	Gross Exposure Turnover (Equity + Debt + Derivatives)	75.42%
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

Shriram Multi Sector Rotation Fund

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Data as of 31-Oct-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 %**
CANARA BANK		1.47%
EQUITAS SMALL FINANCE BANK LTD.		1.04%
	KFIN TECHNOLOGIES LTD.	1.78%
	DODLA DAIRY LTD	0.12%
	ETERNAL LIMITED	4.01%

Changes in Expense Ratio of the scheme		
Change in	**Previous Month**	**Current Month**
BER / TER (Direct Plan)	0.60% / 1.02%	0.65% / 1.04%
BER / TER (Regular Plan)	2.10% / 2.75%	2.10% / 2.71%

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

Past Performance is not an indicator or guarantee of future results

Shriram Multi Sector Rotation Fund

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Additional Disclosure

Data as of 31-Oct-2026

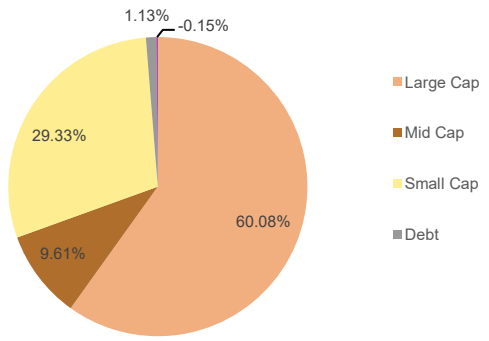
Investment Objective

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 ₹)	2,20,000	NA	NA	NA	NA	1,20,000
Mkt Value (In ₹) (Reg – Growth)	2,11,631	NA	NA	NA	NA	1,16,175
Scheme Returns % (Reg – Growth)	**-4.01%**	**NA**	**NA**	**NA**	**NA**	**-5.89%**
Mkt Value (In ₹) (Dir – Growth)	2,15,057	NA	NA	NA	NA	1,17,239
Scheme Returns % (Dir – Growth)	**-2.36%**	**NA**	**NA**	**NA**	**NA**	**-4.26%**
Mkt Value (In ₹) (Benchmark)	2,15,646	NA	NA	NA	NA	1,15,186
Scheme Benchmark Returns %	**-2.08%**	**NA**	**NA**	**NA**	**NA**	**-7.40%**
Mkt Value (In ₹) (Additional Benchmark)	2,11,561	NA	NA	NA	NA	1,14,112
****Additional Benchmark Returns %**	**-4.05%**	**NA**	**NA**	**NA**	**NA**	**-9.02%**

Data as on 30th October 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:
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 Flexi Cap Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

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 31-Oct-2026

Fund Details

Date of Inception / Allotment:	28 September 2018
Benchmark Name: Nifty 500 TRI	
NAV (as on 30.10.26)	
Regular Plan - Growth Option	₹ 18.6459
Regular Plan - IDCW Option	₹ 18.6393
Direct Plan - Growth Option	₹ 21.4814
Direct Plan - IDCW Option	₹ 21.2655
AUM (as on 31.10.26)	₹ 120.71 Cr.
AAUM (for the month of Oct)	₹ 120.78 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% / 2.59%
BER / TER (Direct Plan)	0.75% / 1.06%

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 (%)	17.12%
2	Beta	0.97
3	Tracking Error (%)	
	1 Year	NA
	3 Years	NA
4	Sharpe Ratio (%)	0.03
5	Tracking Difference (%)	
	1 Year	NA
	3 Years	NA
	5 Years	NA
	Since Inception	NA
6	Information Ratio	-0.90

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

NA Stands for "Not Applicable"

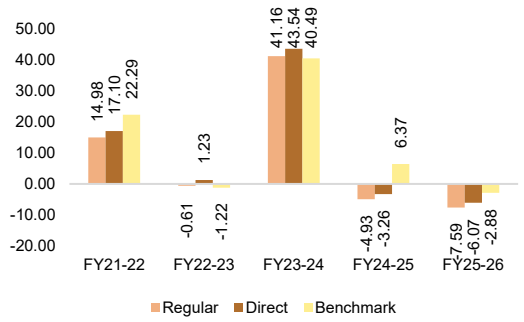
Fund Performance

Performance of scheme in Tabular form

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	-9.05	-7.58	-6.85
Returns for last 3 years	4.89	6.63	10.27
Returns for last 5 years	4.52	6.32	8.80
Returns since inception	8.00	9.91	12.59

Performance as on 30.10.26; NA Stands for "Not Applicable"

Absolute Returns



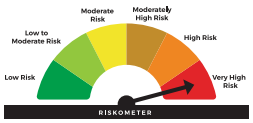
Absolute Returns for each F.Y. for last 5 years.

Portfolio Data

	Top 10 Holdings	% of Net Assets
1	HDFC BANK LTD	6.37%
2	ICICI BANK LTD	5.89%
3	BHARTI AIRTEL LTD	4.38%
4	STATE BANK OF INDIA	4.15%
5	AXIS BANK LTD	3.96%
6	RELIANCE INDUSTRIES LTD	3.77%
7	TREPS_RED_02.11.2026	3.31%
8	SAMHI HOTELS LTD.	2.38%
9	KFIN TECHNOLOGIES LTD.	2.34%
10	LARSEN & TOUBRO LTD	2.29%

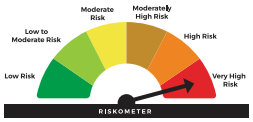
Scheme Riskometer

Shriram Flexi Cap 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 I 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	50.29%
b)	Gross Exposure Turnover (Equity + Debt + Derivatives)	59.61%
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 31-Oct-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 %**
HONASA CONSUMER LTD.		0.75%
CIPLA LTD		0.26%
CHOLAMANDALAM INVESTMENT & FIN CO. LTD		0.25%
TATA MOTORS LIMITED		0.24%
TAMILNAD MERCANTILE BANK LTD.		0.23%
	KRISHNA INST OF MEDICAL SCIENCES LTD	0.49%
	NARAYANA HRUDAYALAYA LTD	0.39%
	MUTHOOT FINANCE LTD	0.34%
	COHANCE LIFESCIENCES LIMITED	0.19%
	GODREJ CONSUMER PRODUCTS LTD	0.07%

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

Shriram Flexi Cap Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

Additional Disclosure

Data as of 31-Oct-2026

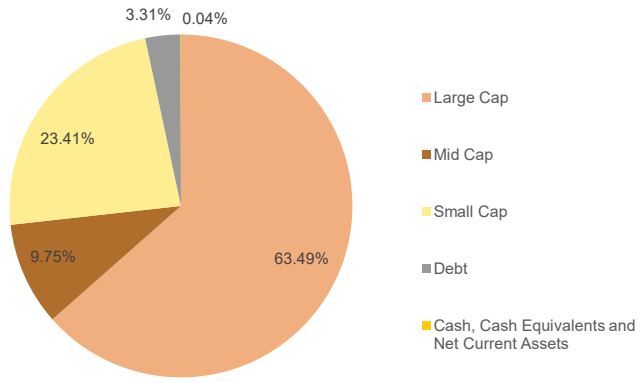
Investment Objective

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 ₹)	9,60,000	NA	6,00,000	3,60,000	2,40,000	1,20,000
Mkt Value (In ₹) (Reg – Growth)	12,58,721	NA	6,37,101	3,34,788	2,25,816	1,13,811
Scheme Returns % (Reg – Growth)	**6.65%**	**NA**	**2.37%**	**-4.67%**	**-5.77%**	**-9.48%**
Mkt Value (In ₹) (Dir – Growth)	13,64,251	NA	6,66,929	3,43,253	2,29,569	1,14,772
Scheme Returns % (Dir – Growth)	**8.60%**	**NA**	**4.18%**	**-3.08%**	**-4.23%**	**-8.03%**
Mkt Value (In ₹) (Benchmark)	15,74,519	NA	7,24,158	3,65,074	2,35,320	1,15,186
Scheme Benchmark Returns %	**12.07%**	**NA**	**7.46%**	**0.91%**	**-1.89%**	**-7.40%**
Mkt Value (In ₹) (Additional Benchmark)	14,32,208	NA	6,83,449	3,57,100	2,31,098	1,14,112
****Additional Benchmark Returns %**	**9.78%**	**NA**	**5.16%**	**-0.53%**	**-3.60%**	**-9.02%**

Data as on 30th October 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:
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.

Past Performance is not an indicator or guarantee of future results

Shriram ELSS Tax Saver Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

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 31-Oct-2026

Fund Details

Date of Inception / Allotment:	25 January 2019
Benchmark Name: Nifty 500 TRI	
NAV (as on 30.10.26)	
Regular Plan - Growth Option	₹ 19.6011
Regular Plan - IDCW Option	₹ 19.6037
Direct Plan - Growth Option	₹ 22.4758
Direct Plan - IDCW Option	₹ 22.2947
AUM (as on 31.10.26)	₹ 44.34 Cr.
AAUM (for the month of Oct)	₹ 44.27 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% / 2.57%
BER / TER (Direct)	0.71% / 1.01%

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 (%)	17.01%
2	Beta	0.97
3	Tracking Error (%)	
	1 Year	NA
	3 Years	NA
4	Sharpe Ratio (%)	0.05
5	Tracking Difference (%)	
	1 Year	NA
	3 Years	NA
	5 Years	NA
	Since Inception	NA
6	Information Ratio	-0.87

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

NA Stands for "Not Applicable"

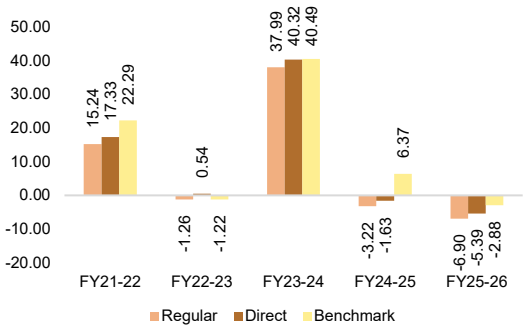
Fund Performance

Performance of scheme in Tabular form

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	-8.55	-7.04	-6.85
Returns for last 3 years	5.24	6.96	10.27
Returns for last 5 years	4.32	6.09	8.80
Returns since inception	9.05	10.99	13.32

Performance as on 30.10.26; NA Stands for "Not Applicable"

Absolute Returns



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

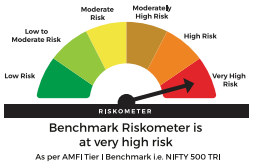
Portfolio Data

	Top 10 Holdings	% of Net Assets
1	HDFC BANK LTD	6.35%
2	ICICI BANK LTD	5.33%
3	BHARTI AIRTEL LTD	4.27%
4	STATE BANK OF INDIA	4.04%
5	AXIS BANK LTD	4.04%
6	RELIANCE INDUSTRIES LTD	3.83%
7	TREPS_RED_02.11.2026	3.79%
8	LARSEN & TOUBRO LTD	2.83%
9	KFIN TECHNOLOGIES LTD.	2.29%
10	ETERNAL LIMITED	1.99%

Scheme Riskometer



Benchmark Riskometer



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	49.70%
b)	Gross Exposure Turnover (Equity + Debt + Derivatives)	58.42%
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 31-Oct-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 %**
HONASA CONSUMER LTD.		0.74%
CHOLAMANDALAM INVESTMENT & FIN CO. LTD		0.25%
TATA MOTORS LIMITED		0.23%
TAMILNAD MERCANTILE BANK LTD.		0.23%
	KRISHNA INST OF MEDICAL SCIENCES LTD	0.50%
	NARAYANA HRUDAYALAYA LTD	0.37%
	MUTHOOT FINANCE LTD	0.33%
	COHANCE LIFESCIENCES LIMITED	0.18%
	GODREJ CONSUMER PRODUCTS LTD	0.10%
	HDFC BANK LTD	6.35%

Changes in Expense Ratio of the scheme		
Change in	**Previous Month**	**Current Month**
BER / TER (Direct)	0.66% / 0.92%	0.71% / 1.01%
BER / TER (Regular)	2.09% / 2.54%	2.09% / 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 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

Shriram ELSS Tax Saver Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

Additional Disclosure

Data as of 31-Oct-2026

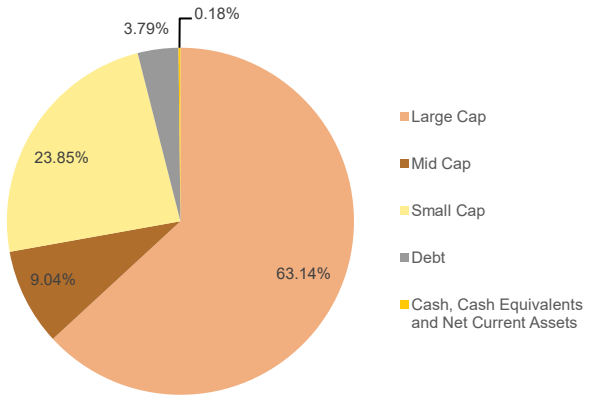
Investment Objective

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 ₹)	9,30,000	NA	6,00,000	3,60,000	2,40,000	1,20,000
Mkt Value (In ₹) (Reg – Growth)	12,12,850	NA	6,40,919	3,38,247	2,27,243	1,14,211
Scheme Returns % (Reg – Growth)	**6.73%**	**NA**	**2.61%**	**-4.01%**	**-5.18%**	**-8.87%**
Mkt Value (In ₹) (Dir – Growth)	13,10,326	NA	6,70,539	3,46,831	2,31,091	1,15,211
Scheme Returns % (Dir – Growth)	**8.67%**	**NA**	**4.40%**	**-2.41%**	**-3.61%**	**-7.36%**
Mkt Value (In ₹) (Benchmark)	14,95,530	NA	7,24,158	3,65,074	2,35,320	1,15,186
Scheme Benchmark Returns %	**11.99%**	**NA**	**7.46%**	**0.91%**	**-1.89%**	**-7.40%**
Mkt Value (In ₹) (Additional Benchmark)	13,61,385	NA	6,83,449	3,57,100	2,31,098	1,14,112
****Additional Benchmark Returns %**	**9.63%**	**NA**	**5.16%**	**-0.53%**	**-3.60%**	**-9.02%**

Data as on 30th October 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)
i) Rs. 500/- and in multiples of Rs. 500/-thereafter for minimum 24 installments
ii) Rs. 1000/-and in multiples of Rs. 500/-thereafter for minimum 12 installments.

Past Performance is not an indicator or guarantee of future results

Shriram Multi Asset Allocation Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

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 31-Oct-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 30.10.26)	
Regular Plan - Growth Option	₹ 12.5581
Direct Plan - Growth Option	₹ 13.2902
AUM (as on 31.10.26)	₹ 137.41 Cr.
AAUM (for the month of Oct)	₹ 139.31 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% / 2.48%
BER / TER (Direct):	0.46% / 0.62%

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 (%)	11.55%
2	Beta	0.96
3	Tracking Error (%)	
	1 Year	NA
	3 Years	NA
4	Sharpe Ratio (%)	0.24
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"

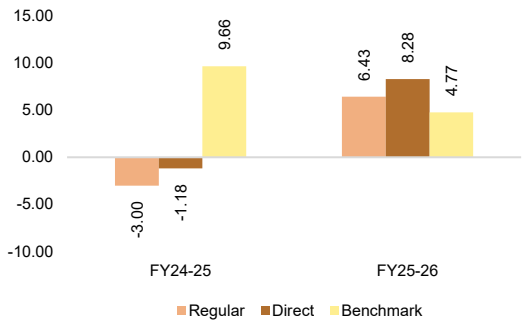
Fund Performance

Performance of scheme in Tabular form

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	-1.37	0.29	-3.85
Returns for last 3 years	8.13	10.08	10.25
Returns for last 5 years	NA	NA	NA
Returns since inception	7.51	9.47	9.02

Performance as on 30.10.26; 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	NIPPON INDIA ETF GOLD BEES	11.78%
2	UNION BANK OF INDIA CD RED 22-02-2027	7.82%
3	ICICI BANK LTD	4.19%
4	HDFC BANK LTD	3.91%
5	RELIANCE INDUSTRIES LTD	3.86%
6	BHARTI AIRTEL LTD	3.21%
7	TREPS_RED_02.11.2026	3.17%
8	STATE BANK OF INDIA	2.88%
9	AXIS BANK LTD	2.74%
10	SUN PHARMACEUTICAL INDUSTRIES LTD	2.24%

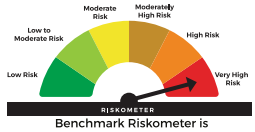
Scheme Riskometer

Shriram Multi Asset Allocation 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 I Benchmark i.e. Nifty 50 TRI (70%) + NIFTY Short Duration Debt Index (20%) + Domestic prices of Gold (8%) + Domestic prices of Silver (2%)

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	21.37%
b)	Gross Exposure Turnover (Equity + Debt + Derivatives)	80.77%
2	Average Maturity (years):	0.32
3	Macaulay Duration (years):	0.30
4	Modified Duration (years):	0.29
5	Annualized Portfolio Yield:	7.22
6	Yield to Maturity (%)	7.16

***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

Shriram Multi Asset Allocation Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

Data as of 31-Oct-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 %**
7.68% INDIAN RAILWAY FIN NCD 24-11-2026		2.19%
ENDURANCE TECHNOLOGIES LTD		0.33%
ETHOS LIMITED		0.21%
EQUITAS SMALL FINANCE BANK LTD.		0.16%
	BANK OF BARODA CD RED 12-02-27	6.99%
	ICICI BANK LTD	4.19%
	BHARTI AIRTEL LTD	3.21%
	STATE BANK OF INDIA	2.88%
AXIS BANK LTD		2.74%
MAHINDRA & MAHINDRA LTD		2.13%

Changes in Expense Ratio of the scheme		
Change in	**Previous Month**	**Current Month**
BER / TER (Direct)	0.46% / 0.61%	0.46% / 0.62%
BER / TER (Regular)	2.06% / 2.47%	2.06% / 2.48%

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

Shriram Multi Asset Allocation Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

Additional Disclosure

Data as of 31-Oct-2026

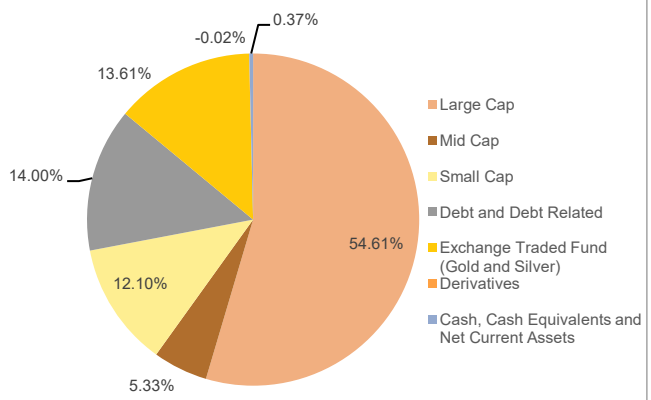
Investment Objective

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 ₹)	3,70,000	NA	NA	3,60,000	2,40,000	1,20,000
Mkt Value (In ₹) (Reg – Growth)	3,82,154	NA	NA	3,69,518	2,42,557	1,15,920
Scheme Returns % (Reg – Growth)	**2.06%**	**NA**	**NA**	**1.71%**	**1.03%**	**-6.28%**
Mkt Value (In ₹) (Dir – Growth)	3,93,205	NA	NA	3,79,852	2,46,995	1,16,984
Scheme Returns % (Dir – Growth)	**3.89%**	**NA**	**NA**	**3.52%**	**2.80%**	**-4.66%**
Mkt Value (In ₹) (Benchmark)	3,95,423	NA	NA	3,82,117	2,42,352	1,15,799
Scheme Benchmark Returns %	**4.26%**	**NA**	**NA**	**3.92%**	**0.94%**	**-6.47%**
Mkt Value (In ₹) (Additional Benchmark)	3,69,333	NA	NA	3,57,100	2,31,098	1,14,112
****Additional Benchmark Returns %**	**-0.11%**	**NA**	**NA**	**-0.53%**	**-3.60%**	**-9.02%**

Data as on 30th October 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
i) Rs. 250/- and in multiples of Re. 1/-thereafter for minimum 60 installments
ii) Rs. 500/- and in multiples of Re. 1/-thereafter for minimum 24 installments
iii) Rs. 1000/-and in multiples of Re. 1/-thereafter for minimum 12 installments

Shriram Aggressive Hybrid Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

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 31-Oct-2026

Fund Details

Date of Inception / Allotment: 29 November 2013

Benchmark Name: CRISIL Hybrid 35+65-Aggressive Index

NAV (as on 30.10.26)	
Regular Plan - Growth Option	₹ 30.6221
Regular Plan - IDCW Option	₹ 24.4842
Direct Plan - Growth Option	₹ 35.8040
Direct Plan - IDCW Option	₹ 28.2045
AUM (as on 31.10.26)	₹ 49.67 Cr.
AAUM (for the month of Oct)	₹ 49.57 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% / 2.47%
BER/TER (Direct Plan)	0.73% / 0.93%

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 (%)	11.97%
2	Beta	1.06
3	Tracking Error (%)	
	1 Year	NA
	3 Years	NA
4	Sharpe Ratio (%)	0.14
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"

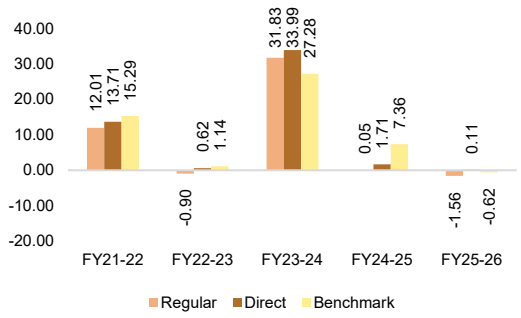
Fund Performance

Performance of scheme in Tabular form

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	-4.82	-3.20	-4.17
Returns for last 3 years	6.88	8.67	8.74
Returns for last 5 years	5.78	7.50	7.48
Returns since inception	9.04	10.37	11.76

Performance as on 30.10.26; 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	6.54% GOVT OF INDIA RED 17-01-2032	5.95%
2	UNION BANK OF INDIA CD RED 22-02-2027	5.90%
3	8.54% REC LTD NCD RED 15-11-28	5.48%
4	HDFC BANK LTD	4.23%
5	TREPS_RED_02.11.2026	4.19%
6	ICICI BANK LTD	4.14%
7	AXIS BANK LTD	3.66%
8	BHARTI AIRTEL LTD	3.53%
9	RELIANCE INDUSTRIES LTD	3.35%
10	MAHINDRA & MAHINDRA LTD	2.49%

Scheme Riskometer

Shriram Aggressive Hybrid Fund



Investor understand that their principal will be at very high risk

Benchmark Riskometer



Benchmark Riskometer is at high risk

As per AMFI Tier I Benchmark i.e CRISIL Hybrid 35+65 - Aggressive Index

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	14.96%
b)	Gross Exposure Turnover (Equity + Debt + Derivatives)	59.86%
2	Average Maturity (years):	1.88
3	Macaulay Duration (years):	1.63
4	Modified Duration (years):	1.56
5	Annualized Portfolio Yield:	7.21
6	Yield to Maturity (%)	7.32

***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

Shriram Aggressive Hybrid Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

Data as of 31-Oct-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 %**
7.68% INDIAN RAILWAY FIN NCD 24-11-2026		2.02%
ENDURANCE TECHNOLOGIES LTD		0.38%
ETHOS LIMITED		0.20%
EQUITAS SMALL FINANCE BANK LTD.		0.16%
	BANK OF BARODA CD RED 12-02-27	6.87%
MAHINDRA & MAHINDRA LTD		2.49%
SBI LIFE INSURANCE CO LTD		1.77%
	TATA CONSULTANCY SERVICES LTD	1.40%
	COFORGE LIMITED	1.37%
	INFOSYS LTD	1.26%

Changes in Expense Ratio of the scheme		
Change in	**Previous Month**	**Current Month**
BER/TER (Direct Plan)	0.68% / 0.86%	0.73% / 0.93%
BER/TER (Regular Plan)	2.08% / 2.46%	2.08% / 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 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

Past Performance is not an indicator or guarantee of future results

Shriram Aggressive Hybrid Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

Additional Disclosure

Data as of 31-Oct-2026

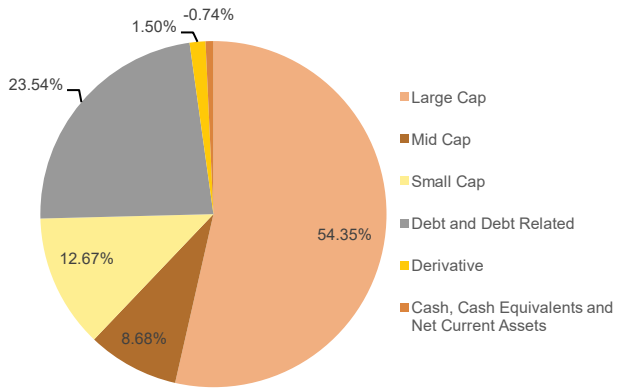
Investment Objective

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 ₹)	15,40,000	12,00,000	6,00,000	3,60,000	2,40,000	1,20,000
Mkt Value (In ₹) (Reg – Growth)	26,22,436	17,81,718	6,76,038	3,58,403	2,36,097	1,16,428
Scheme Returns % (Reg – Growth)	**7.93%**	**7.67%**	**4.72%**	**-0.29%**	**-1.57%**	**-5.51%**
Mkt Value (In ₹) (Dir – Growth)	29,26,588	19,51,173	7,07,341	3,67,926	2,40,273	1,17,468
Scheme Returns % (Dir – Growth)	**9.50%**	**9.40%**	**6.53%**	**1.42%**	**0.11%**	**-3.91%**
Mkt Value (In ₹) (Benchmark)	31,31,021	20,16,180	7,06,711	3,71,062	2,38,831	1,16,830
Scheme Benchmark Returns %	**10.46%**	**10.02%**	**6.49%**	**1.98%**	**-0.47%**	**-4.89%**
Mkt Value (In ₹) (Additional Benchmark)	32,11,574	20,57,692	6,83,449	3,57,100	2,31,098	1,14,112
****Additional Benchmark Returns %**	**10.82%**	**10.40%**	**5.16%**	**-0.53%**	**-3.60%**	**-9.02%**

Data as on 30th October 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:
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 Balanced Advantage Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

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 31-Oct-2026

Fund Details

Date of Inception / Allotment:	05 July 2019
Benchmark Name: CRISIL Hybrid 50+50 Moderate Index	
NAV (as on 30.10.26)	
Regular Plan - Growth Option	₹ 15.9964
Regular Plan - IDCW Option	₹ 16.0185
Direct Plan - Growth Option	₹ 18.3188
Direct Plan - IDCW Option	₹ 18.1605
AUM (as on 31.10.26)	₹ 40.93 Cr.
AAUM (for the month of Oct)	₹ 40.87 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% / 2.57%
BER/TER (Direct Plan)	0.64% / 0.90%

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 (%)	11.08%
2	Beta	1.16
3	Tracking Error (%)	
	1 Year	NA
	3 Years	NA
4	Sharpe Ratio (%)	-0.10
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"

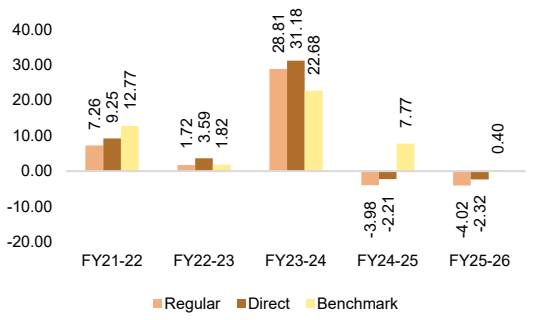
Fund Performance

Performance of scheme in Tabular form

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	-6.35	-4.69	-2.63
Returns for last 3 years	4.15	6.03	8.26
Returns for last 5 years	4.13	6.02	7.10
Returns since inception	6.62	8.61	9.87

Performance as on 30.10.26; NA Stands for "Not Applicable"

Absolute Returns

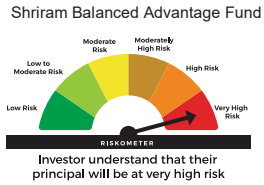


Absolute Returns for each F.Y. for last 5 years.

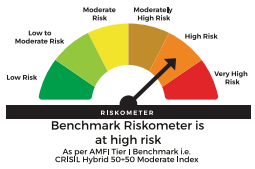
Portfolio Data

	Top 10 Holdings	% of Net Assets
1	TREPS_RED_02.11.2026	10.26%
2	8.54% REC LTD NCD RED 15-11-28	6.14%
3	HDFC BANK LTD	4.86%
4	6.54% GOVT OF INDIA RED 17-01-2032	4.81%
5	UNION BANK OF INDIA CD RED 22-02-2027	4.77%
6	ICICI BANK LTD	4.33%
7	RELIANCE INDUSTRIES LTD	3.92%
8	BHARTI AIRTEL LTD	3.20%
9	STATE BANK OF INDIA	3.07%
10	7.68% INDIAN RAILWAY FIN NCD 24-11-2026	2.45%

Scheme Riskometer



Benchmark Riskometer



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	19.18%
b)	Gross Exposure Turnover (Equity + Debt + Derivatives)	99.31%
2	Average Maturity (years):	1.38
3	Macaulay Duration (years):	1.20
4	Modified Duration (years):	1.16
5	Annualized Portfolio Yield:	6.93
6	Yield to Maturity (%)	6.98

***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

Shriram Balanced Advantage Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

Data as of 31-Oct-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 %**
7.68% INDIAN RAILWAY FIN NCD 24-11-2026		2.45%
ENDURANCE TECHNOLOGIES LTD		0.33%
ETHOS LIMITED		0.20%
EQUITAS SMALL FINANCE BANK LTD.		0.16%
TATA STEEL LTD.		0.09%
	BANK OF BARODA CD RED 12-02-27	5.96%
	INFOSYS LTD	2.20%
	HCL TECHNOLOGIES LTD	1.81%
	KOTAK MAHINDRA BANK LTD	1.52%
SBI LIFE INSURANCE CO LTD		1.30%

Changes in Expense Ratio of the scheme		
Change in	**Previous Month**	**Current Month**
BER/TER (Direct Plan)	0.64% / 0.92%	0.64% / 0.90%
BER/TER (Regular Plan)	2.09% / 2.59%	2.09% / 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 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

Past Performance is not an indicator or guarantee of future results

Shriram Balanced Advantage Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

Additional Disclosure

Data as of 31-Oct-2026

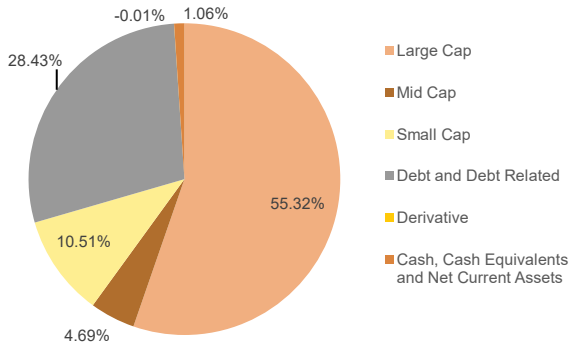
Investment Objective

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 ₹)	8,70,000	NA	6,00,000	3,60,000	2,40,000	1,20,000
Mkt Value (In ₹) (Reg – Growth)	10,30,216	NA	6,34,954	3,45,743	2,31,021	1,15,632
Scheme Returns % (Reg – Growth)	**4.60%**	**NA**	**2.24%**	**-2.61%**	**-3.64%**	**-6.72%**
Mkt Value (In ₹) (Dir – Growth)	11,09,134	NA	6,66,418	3,55,341	2,35,262	1,16,717
Scheme Returns % (Dir – Growth)	**6.59%**	**NA**	**4.15%**	**-0.85%**	**-1.91%**	**-5.07%**
Mkt Value (In ₹) (Benchmark)	11,89,695	NA	7,04,207	3,74,874	2,41,080	1,17,820
Scheme Benchmark Returns %	**8.49%**	**NA**	**6.35%**	**2.65%**	**0.43%**	**-3.37%**
Mkt Value (In ₹) (Additional Benchmark)	12,29,773	NA	6,83,449	3,57,100	2,31,098	1,14,112
****Additional Benchmark Returns %**	**9.38%**	**NA**	**5.16%**	**-0.53%**	**-3.60%**	**-9.02%**

Data as on 30th October 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).

Market Capitalizations 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:
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

Past Performance is not an indicator or guarantee of future results

Shriram Money Market Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

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 31-Oct-2026

Fund Details

Date of Inception / Allotment:	27 January 2026
Benchmark Name: NIFTY Money Market Index A-I TRI	
NAV (as on 30.10.26)	
Regular Plan - Growth Option	₹ 1046.3883
Direct Plan - Growth Option	₹ 1048.2293
AUM (as on 31.10.26)	₹ 94.78 Cr.
AAUM (for the month of Oct)	₹ 81.41 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	6.13	6.38	6.57

Performance as on 30.10.26; NA Stands for "Not Applicable"

Absolute Returns

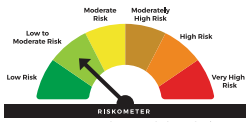
Absolute Returns for each F.Y. for last 5 years.

Portfolio Data

	Top 10 Holdings	% of Net Assets
1	REPO ISSUE DATE 30.10.2026 5.65%	21.85%
2	HDFC BANK CD RED 24-02-2027	10.30%
3	KOTAK SECURITIES LTD CP RED 23-02-2027	10.29%
4	EXIM BANK CP RED 12-03-27	10.27%
5	NABARD CD RED 18-03-2027	10.25%
6	UNION BANK OF INDIA CD RED 22-02-2027	9.28%
7	REPO ISSUE DATE 30.10.2026 5.67%	8.09%
8	364 DAYS TBILL RED 10-12-2026	5.24%
9	ICICI BANK CD RED 08-03-2027	5.14%
10	360 ONE PRIME LTD. CP 25-02-2027	5.13%

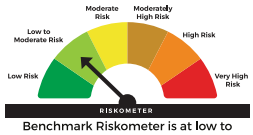
Scheme Riskometer

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 (Equity + Debt + Derivatives)	NA
2	Average Maturity (Years):	0.21
3	Macaulay Duration (Years):	0.21
4	Modified Duration (Years):	0.20
5	Annualized Portfolio Yield:	7.00
6	Yield to Maturity (%)	7.00

***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

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Shriram Money Market Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

Data as of 31-Oct-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 %**
	BANK OF BARODA CD RED 12-02-27	11.23%

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

Past Performance is not an indicator or guarantee of future results

Shriram Money Market Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

Additional Disclosure

Data as of 31-Oct-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 / Interest Rate Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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

Shriram Liquid Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

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 31-Oct-2026

Fund Details

Date of Inception / Allotment:	14 November 2024
Benchmark Name: Nifty Liquid Index A-I	
NAV (as on 31.10.26)	
Regular Plan - Growth Option	₹ 1126.7309
Direct Plan - Growth Option	₹ 1129.8194
AUM (as on 31.10.26)	₹ 478.76 Cr.
AAUM (for the month of Oct)	₹ 612.05 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"

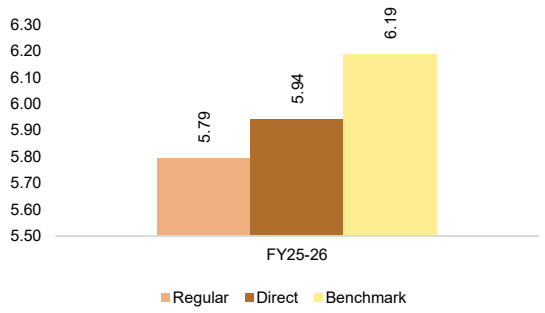
Fund Performance

Performance of scheme in Tabular form

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	6.17	6.31	6.38
Returns for last 3 years	NA	NA	NA
Returns for last 5 years	NA	NA	NA
Returns since inception	6.27	6.42	6.52

Performance as on 31.10.26; 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	BANK OF BARODA CD RED 11-11-26	5.21%
2	AXIS BANK LTD CD RED 26-11-2026	5.20%
3	CHOLAMANDALAM INV & FI CP RED 25-11-2026	5.20%
4	BAJAJ FINANCE LTD CP 18-11-26	5.20%
5	LIC HSG FIN CP RED 26-11-2026	5.20%
6	91 DAYS TBILL RED 27-11-2026	5.20%
7	91 DAYS TBILL RED 03-12-2026	5.20%
8	INDIAN BANK CD RED 04-12-2026	5.19%
9	BANK OF INDIA CD RED 03-12-2026	5.19%
10	CANARA BANK CD RED 03-12-2026	5.19%

Scheme Riskometer

Shriram Liquid 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 Liquid 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 (Equity + Debt + Derivatives)	NA
2	Average Maturity (years):	0.10
3	Macaulay Duration (years):	0.10
4	Modified Duration (years):	0.10
5	Annualized Portfolio Yield:	7.24
6	Yield to Maturity (%)	7.26

***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 31-Oct-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 %**
CHOLAMANDALAM INV & FI CP RED 25-11-2026		5.20%
HDFC BANK CD RED 18-01-2027		5.14%
NABARD CD RED 27-01-2027		5.13%
91 DAYS TBILL RED 05-11-2026		0.52%
	EXIM BANK CP RED 04-11-2026	9.09%
	91 DAYS TBILL RED 22-10-2026	4.74%
	HDFC BANK CD RED 06-11-2026	4.54%
	91 DAYS TBILL RED 10-12-2026	4.52%

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**
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

Shriram Liquid Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

Additional Disclosure

Data as of 31-Oct-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 ₹)	2,30,000	NA	NA	NA	NA	1,20,000
Mkt Value (In ₹) (Reg – Growth)	2,44,152	NA	NA	NA	NA	1,23,967
Scheme Returns % (Reg – Growth)	**6.12%**	**NA**	**NA**	**NA**	**NA**	**6.20%**
Mkt Value (In ₹) (Dir – Growth)	2,44,493	NA	NA	NA	NA	1,24,057
Scheme Returns % (Dir – Growth)	**6.27%**	**NA**	**NA**	**NA**	**NA**	**6.35%**
Mkt Value (In ₹) (Benchmark)	2,44,748	NA	NA	NA	NA	1,24,092
Scheme Benchmark Returns %	**6.37%**	**NA**	**NA**	**NA**	**NA**	**6.40%**
Mkt Value (In ₹) (Additional Benchmark)	2,39,556	NA	NA	NA	NA	1,22,174
****Additional Benchmark Returns %**	**4.14%**	**NA**	**NA**	**NA**	**NA**	**3.39%**

Data as on 31st October 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

(Maximum risk the Scheme can take)

Credit Risk / Interest Rate Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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)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

Shriram Overnight Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

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 31-Oct-2026

Fund Details

Date of Inception / Allotment:	26 August 2022
Benchmark Name: Crisil Liquid Overnight Index	
NAV (as on 31.10.26)	
Regular Plan - Growth Option	₹ 1,277.2548
Regular Plan - Daily IDCW Option	₹ 1,000.0097
Regular Plan - Monthly IDCW Option	₹ 1,002.4867
Direct Plan - Growth Option	₹ 1,281.5474
Direct Plan - Daily IDCW Option	₹ 1,000.0000
Direct Plan - Monthly IDCW Option	₹ 1,002.4803
AUM (as on 31.10.26)	₹ 66.89 Cr.
AAUM (for the month of Oct)	₹ 74.58 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"

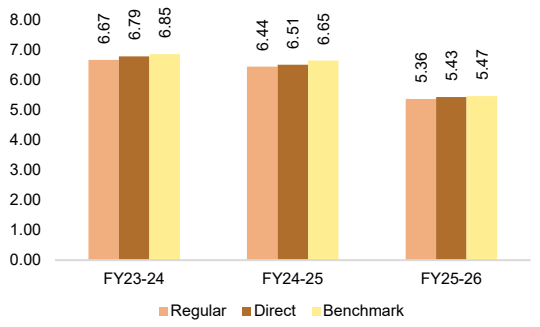
Fund Performance

Performance of scheme in Tabular form

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	5.18	5.25	5.25
Returns for last 3 years	5.87	5.95	6.02
Returns for last 5 years	NA	NA	NA
Returns since inception	6.02	6.11	6.15

Performance as on 31.10.26; NA Stands for "Not Applicable"

Absolute Returns

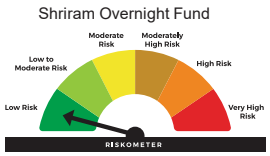


Absolute Returns for each F.Y. for last 5 years.

Portfolio Data

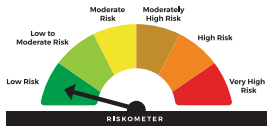
	Top 10 Holdings	% of Net Assets
1	REPO ISSUE DATE 30.10.2026 5.67%	49.83%
2	REPO ISSUE DATE 30.10.2026 6.14%	46.11%
3	91 DAYS TBILL RED 05-11-2026	3.74%
4	TREPS_RED_02.11.2026	1.49%

Scheme Riskometer



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 CRISIL Liquid Overnight 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):	0.01
3	Macaulay Duration (years):	0.01
4	Modified Duration (years):	0.01
5	Annualized Portfolio Yield:	5.89
6	Yield to Maturity (%)	5.89

***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

Shriram Overnight Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

Data as of 31-Oct-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 05-11-2026		3.74%
	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

Past Performance is not an indicator or guarantee of future results

Shriram Overnight Fund

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

Additional Disclosure

Data as of 31-Oct-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 ₹)	4,90,000	NA	NA	3,60,000	2,40,000	1,20,000
Mkt Value (In ₹) (Reg – Growth)	5,51,629	NA	NA	3,91,545	2,53,307	1,23,311
Scheme Returns % (Reg – Growth)	**5.75%**	**NA**	**NA**	**5.54%**	**5.29%**	**5.17%**
Mkt Value (In ₹) (Dir – Growth)	5,52,466	NA	NA	3,91,939	2,53,473	1,23,353
Scheme Returns % (Dir – Growth)	**5.82%**	**NA**	**NA**	**5.60%**	**5.36%**	**5.24%**
Mkt Value (In ₹) (Benchmark)	5,53,173	NA	NA	3,92,256	2,53,548	1,23,359
Scheme Benchmark Returns %	**5.89%**	**NA**	**NA**	**5.66%**	**5.39%**	**5.24%**
Mkt Value (In ₹) (Additional Benchmark)	5,49,452	NA	NA	3,88,676	2,50,611	1,22,174
****Additional Benchmark Returns %**	**5.56%**	**NA**	**NA**	**5.05%**	**4.23%**	**3.39%**

Data as on 31st October 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 / Interest Rate Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

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 31-Oct-2026

Fund Details

Date of Inception / Allotment:	05 July 2024
Benchmark Name: NIFTY 1D Rate Index	
NAV (as on 31.10.26)	
Regular Plan - Growth Option	₹ 1,128.3047
AUM (as on 31.10.26)	₹ 34.45 Cr.
AAUM (for the month of Oct)	₹ 34.99 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	-0.51
	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"

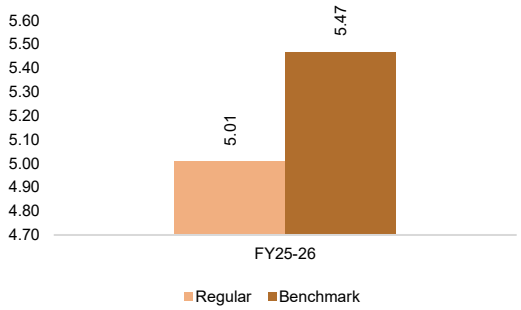
Fund Performance

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	5.25
Returns for last 3 years	NA	NA	NA
Returns for last 5 years	NA	NA	NA
Returns since inception	5.33	NA	5.77

Performance as on 31.10.26; NA Stands for "Not Applicable"

Absolute Returns



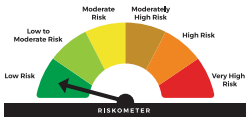
Absolute Returns for each F.Y. for last 5 years.

Portfolio Data

	Top 10 Holdings	% of Net Assets
1	TREPS_RED_02.11.2026	99.45%

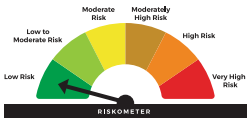
Scheme Riskometer

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):	0.005
3	Macaulay Duration (years):	0.005
4	Modified Duration (years):	0.005
5	Annualized Portfolio Yield:	5.66
6	Yield to Maturity (%)	5.66

***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

Shriram Nifty 1D Rate Liquid ETF

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

Data as of 31-Oct-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

Past Performance is not an indicator or guarantee of future results

Shriram Nifty 1D Rate Liquid ETF

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

Additional Disclosure

Data as of 31-Oct-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

(Maximum risk the Scheme can take)

Credit Risk / Interest Rate Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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

Minimum Investment: 1 Unit
NSE Symbol: LIQUIDSHRI
BSE Code: 544208

Shriram Gold ETF Passive FoF

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

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 31-Oct-2026

Fund Details

Date of Inception / Allotment:	28 September 2026
Benchmark Name: Domestic Price of Physical Gold	
NAV (as on 30.10.26)	
Regular Plan - Growth Option	₹ 9.5115
Regular Plan - IDCW Option	₹ 9.5116
Direct Plan - Growth Option	₹ 9.5160
Direct Plan - IDCW Option	₹ 9.5160
AUM (as on 31.10.26)	₹ 23.54 Cr.
AAUM (for the month of Oct)	₹ 24.44 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% / 5.52%
BER / TER (Direct Plan)	0.16% / 5.03%

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

Absolute Returns

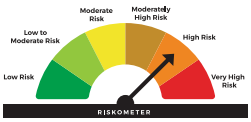
Absolute Returns for each F.Y. for last 5 years;

Portfolio Data

	Top 10 Holdings	% of Net Assets
1	MIRAE ASSET GOLD ETF	50.14%
2	ZERODHA GOLD ETF	49.83%
3	TREPS_RED_02.11.2026	0.06%

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	1.70
b)	Gross Exposure Turnover (Equity + Debt + Derivatives)	1.70
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

Shriram Gold ETF Passive FoF

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

Data as of 31-Oct-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 %**
MIRAE ASSET GOLD ETF		50.14%
ZERODHA GOLD ETF		49.83%

Changes in Expense Ratio of the scheme		
Change in	**Previous Month**	**Current Month**
BER / TER (Direct Plan)	0.16% / 0.19%	0.16% / 5.03%
BER / TER (Regular Plan)	0.58% / 0.68%	0.58% / 5.52%

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 Gold ETF Passive FoF	High	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

Shriram Gold ETF Passive FoF

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

Additional Disclosure

Data as of 31-Oct-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	27/10/2026	1000.00	0.1462	1000.0000
Shriram Overnight Reg-Dly IDCW	27/10/2026	1000.00	0.1535	1000.0097
Shriram Overnight Dir-Dly IDCW	28/10/2026	1000.00	0.1278	1000.0000
Shriram Overnight Reg-Dly IDCW	28/10/2026	1000.00	0.1499	1000.0110
Shriram Overnight Dir-Dly IDCW	29/10/2026	1000.00	0.1628	1000.0000
Shriram Overnight Reg-Dly IDCW	29/10/2026	1000.00	0.1455	1000.0118
Shriram Overnight Dir-Dly IDCW	30/10/2026	1000.00	0.1488	1000.0000
Shriram Overnight Reg-Dly IDCW	30/10/2026	1000.00	0.1503	1000.0096
Shriram Overnight Dir-Dly IDCW	31/10/2026	1000.00	0.1412	1000.0000
Shriram Overnight Reg-Dly IDCW	31/10/2026	1000.00	0.1585	1000.0097

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	15/06/2026	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
Shriram Overnight Dir-Mly IDCW	15/10/2026	1000.00	4.18639	1000.0030
Shriram Overnight Reg-Mly IDCW	15/10/2026	1000.00	4.13406	1000.0411

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 Mutual Fund

GOALS ANEK, MUTUAL FUND EK

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 October 30, 2026 | **NAV as on October 30, 2026 Rs. 7.5968**

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)
October 30, 2025	Last 1 Year	-4.81	-6.85	-9.47	9,520	9,317	9,055
December 9, 2024	Since Inception	-13.53	-2.27	-2.28	7,597	9,575	9,574

Returns of Direct Plan - Growth Option as on October 30, 2026 | **NAV as on October 30, 2026 Rs. 7.8462**

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)
October 30, 2025	Last 1 Year	-3.20	-6.85	-9.47	9,681	9,317	9,055
December 9, 2024	Since Inception	-12.04	-2.27	-2.28	7,846	9,575	9,574

Nifty 500 TRI is the scheme benchmark. As per SEBI circular no. SEBI/HO/24/13/11(1)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 October 30, 2026 | **NAV as on October 30, 2026 Rs. 18.6459**

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)
October 30, 2025	Last 1 Year	-9.05	-6.85	-9.47	9,097	9,317	9,055
October 31, 2023	Last 3 Year	4.89	10.27	7.74	11,540	13,408	12,508
October 29, 2021	Last 5 Year	4.52	8.80	6.69	12,478	15,254	13,829
September 28, 2018	Since Inception	8.00	12.59	10.95	18,646	26,110	23,186

Returns of Direct Plan - Growth Option as on October 30, 2026 | **NAV as on October 30, 2026 Rs. 21.4814**

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)
October 30, 2025	Last 1 Year	-7.58	-6.85	-9.47	9,244	9,317	9,055
October 31, 2023	Last 3 Year	6.63	10.27	7.74	12,124	13,408	12,508
October 29, 2021	Last 5 Year	6.32	8.80	6.69	13,593	15,254	13,829
September 28, 2018	Since Inception	9.91	12.59	10.95	21,481	26,110	23,186

NIFTY 500 TRI is the scheme benchmark. As per SEBI circular no. SEBI/HO/24/13/11(1)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 Mutual Fund

GOALS ANEK, MUTUAL FUND EK

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 October 30, 2026 | **NAV as on October 30, 2026 Rs. 19.6011**

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)
October 30, 2025	Last 1 Year	-8.55	-6.85	-9.47	9,147	9,317	9,055
October 31, 2023	Last 3 Year	5.24	10.27	7.74	11,655	13,408	12,508
October 29, 2021	Last 5 Year	4.32	8.80	6.69	12,357	15,254	13,829
January 25, 2019	Since Inception	9.05	13.32	11.60	19,601	26,410	23,453

Returns of Direct Plan - Growth Option as on October 30, 2026 | **NAV as on October 30, 2026 Rs. 22.4758**

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)
October 30, 2025	Last 1 Year	-7.04	-6.85	-9.47	9,298	9,317	9,055
October 31, 2023	Last 3 Year	6.96	10.27	7.74	12,236	13,408	12,508
October 29, 2021	Last 5 Year	6.09	8.80	6.69	13,443	15,254	13,829
January 25, 2019	Since Inception	10.99	13.32	11.60	22,476	26,410	23,453

NIFTY 500 TRI is the scheme benchmark. As per SEBI circular no. SEBI/HO/24/13/11(1)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).

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 October 30, 2026 | **NAV as on October 30, 2026 Rs. 12.5581**

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)
October 30, 2025	Last 1 Year	-1.37	-3.85	-9.47	9,864	9,616	9,055
October 31, 2023	Last 3 Year	8.13	10.25	7.74	12,643	13,401	12,508
September 8, 2023	Since Inception	7.51	9.02	6.12	12,558	13,121	12,053

Returns of Direct Plan - Growth Option as on October 30, 2026 | **NAV as on Ocotber 30, 2026 Rs. 13.2902**

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)
October 30, 2025	Last 1 Year	0.29	-3.85	-9.47	10,029	9,616	9,055
October 31, 2023	Last 3 Year	10.08	10.25	7.74	13,341	13,401	12,508
September 8, 2023	Since Inception	9.47	9.02	6.12	13,290	13,121	12,053

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(1)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 & 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 Mutual Fund
GOALS ANEK, MUTUAL FUND EK

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 October 30, 2026 | **NAV as on October 30, 2026 Rs. 30.6221**

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)
October 30, 2025	Last 1 Year	-4.82	-4.17	-9.47	9,519	9,584	9,055
October 31, 2023	Last 3 Year	6.88	8.74	7.74	12,210	12,857	12,508
October 29, 2021	Last 5 Year	5.78	7.48	6.69	13,247	14,346	13,829
November 29, 2013	Since Inception	9.04	11.76	12.07	30,622	42,100	43,612

Returns of Direct Plan - Growth Option as on October 30, 2026 | **NAV as on October 30, 2026 Rs. 35.8040**

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)
October 30, 2025	Last 1 Year	-3.20	-4.17	-9.47	9,681	9,584	9,055
October 31, 2023	Last 3 Year	8.67	8.74	7.74	12,832	12,857	12,508
October 29, 2021	Last 5 Year	7.50	7.48	6.69	14,361	14,346	13,829
November 29, 2013	Since Inception	10.37	11.76	12.07	35,804	42,100	43,612

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/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, 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 October 30, 2026 | **NAV as on October 30, 2026 Rs. 15.9964**

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)
October 30, 2025	Last 1 Year	-6.35	-2.63	-9.47	9,366	9,738	9,055
October 31, 2023	Last 3 Year	4.15	8.26	7.74	11,297	12,690	12,508
October 29, 2021	Last 5 Year	4.13	7.10	6.69	12,246	14,097	13,829
July 5, 2019	Since Inception	6.62	9.87	10.86	15,996	19,933	21,278

Returns of Direct Plan - Growth Option as on October 30, 2026 | **NAV as on October 30, 2026 Rs. 18.3188**

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)
October 30, 2025	Last 1 Year	-4.69	-2.63	-9.47	9,532	9,738	9,055
October 31, 2023	Last 3 Year	6.03	8.26	7.74	11,919	12,690	12,508
October 29, 2021	Last 5 Year	6.02	7.10	6.69	13,402	14,097	13,829
July 5, 2019	Since Inception	8.61	9.87	10.86	18,319	19,933	21,278

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/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), Mr. Prateek Nigudkar (Since August 7, 2025) and Mr. Amit Modani (Since November 01, 2025).

Scheme Performance

Other schemes managed by Fund Managers

SHRIRAM Mutual Fund

GOALS ANEK, MUTUAL FUND EK

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 October 30, 2026 | **NAV as on October 30, 2026 Rs. 1,046.3883**

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)
October 23, 2026	Last 7 Days	7.00	6.92	-4.42	10,013	10,013	9,992
October 15, 2026	Last 15 Days	2.81	3.40	2.23	10,012	10,014	10,009
September 30, 2026	Last 1 Month	3.59	3.92	0.64	10,029	10,032	10,005
July 31, 2026	Last 3 Months	5.32	5.69	2.20	10,130	10,139	10,054
April 30, 2026	Last 6 Months	5.95	6.51	3.45	10,294	10,321	10,171
January 27, 2026	Since Inception	6.13	6.57	3.71	10,464	10,497	10,280

Returns of Direct Plan - Growth Option as on October 30, 2026 | **NAV as on October 30, 2026 Rs. 1,048.2293**

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)
October 23, 2026	Last 7 Days	7.21	6.92	-4.42	10,014	10,013	9,992
October 15, 2026	Last 15 Days	3.03	3.40	2.23	10,012	10,014	10,009
September 30, 2026	Last 1 Month	3.81	3.92	0.64	10,031	10,032	10,005
July 31, 2026	Last 3 Months	5.54	5.69	2.20	10,135	10,139	10,054
April 30, 2026	Last 6 Months	6.20	6.51	3.45	10,306	10,321	10,171
January 27, 2026	Since Inception	6.38	6.57	3.71	10,482	10,497	10,280

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 October 31, 2026 | **NAV as on October 31, 2026 Rs. 1,126.7309**

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)
October 24, 2026	Last 7 Days	6.93	6.88	-4.39	10,013	10,013	9,992
October 16, 2026	Last 15 Days	5.27	4.72	2.50	10,022	10,019	10,010
September 30, 2026	Last 1 Month	5.43	4.96	0.82	10,045	10,041	10,007
July 31, 2026	Last 3 Months	5.71	5.88	2.25	10,141	10,145	10,056
April 30, 2026	Last 6 Months	6.09	6.34	3.46	10,303	10,315	10,173
October 31, 2025	Last 1 Year	6.17	6.38	3.70	10,617	10,638	10,370
November 14, 2024	Since Inception	6.27	6.52	5.11	11,267	11,319	11,028

Returns of Direct Plan - Growth Option as on October 31, 2026 | **NAV as on October 31, 2026 Rs. 1,129.8194**

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)
October 24, 2026	Last 7 Days	7.06	6.88	-4.39	10,014	10,013	9,992
October 16, 2026	Last 15 Days	5.40	4.72	2.50	10,022	10,019	10,010
September 30, 2026	Last 1 Month	5.56	4.96	0.82	10,046	10,041	10,007
July 31, 2026	Last 3 Months	5.85	5.88	2.25	10,144	10,145	10,056
April 30, 2026	Last 6 Months	6.24	6.34	3.46	10,310	10,315	10,173
October 31, 2025	Last 1 Year	6.31	6.38	3.70	10,631	10,638	10,370
November 14, 2024	Since Inception	6.42	6.52	5.11	11,298	11,319	11,028

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 Mutual Fund

GOALS ANEK, MUTUAL FUND EK

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 October 31, 2026 | **NAV as on October 31, 2026 Rs. 1,277.2548**

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)
October 24, 2026	Last 7 Days	5.53	5.67	-4.39	10,011	10,011	9,992
October 16, 2026	Last 15 Days	5.57	5.67	2.50	10,023	10,023	10,010
September 30, 2026	Last 1 Month	5.37	5.49	0.82	10,045	10,046	10,007
July 31, 2026	Last 3 Months	5.04	5.14	2.25	10,125	10,127	10,056
April 30, 2026	Last 6 Months	5.12	5.21	3.46	10,255	10,259	10,173
October 31, 2025	Last 1 Year	5.18	5.25	3.70	10,518	10,525	10,370
October 31, 2023	Last 3 Year	5.87	6.02	5.95	11,868	11,918	11,896
August 26, 2022	Since Inception	6.02	6.15	6.09	12,773	12,838	12,804

Returns of Direct Plan - Growth Option as on October 31, 2026 | **NAV as on October 31, 2026 Rs. 1,281.5474**

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)
October 24, 2026	Last 7 Days	5.59	5.67	-4.39	10,011	10,011	9,992
October 16, 2026	Last 15 Days	5.63	5.67	2.50	10,023	10,023	10,010
September 30, 2026	Last 1 Month	5.43	5.49	0.82	10,045	10,046	10,007
July 31, 2026	Last 3 Months	5.10	5.14	2.25	10,126	10,127	10,056
April 30, 2026	Last 6 Months	5.18	5.21	3.46	10,258	10,259	10,173
October 31, 2025	Last 1 Year	5.25	5.25	3.70	10,525	10,525	10,370
October 31, 2023	Last 3 Year	5.95	6.02	5.95	11,894	11,918	11,896
August 26, 2022	Since Inception	6.11	6.15	6.09	12,815	12,838	12,804

CRISIL Liquid Overnight Index is the scheme benchmark. As per SEBI Master circular no. SEBI/HO/24/13/11(1)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 & 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 October 31, 2026 | **NAV as on October 31, 2026 Rs. 1,128.3047**

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)
October 24, 2026	Last 7 Days	5.13	5.66	-4.39	10,010	10,011	9,992
October 16, 2026	Last 15 Days	5.15	5.67	2.50	10,021	10,023	10,010
September 30, 2026	Last 1 Month	4.98	5.49	0.82	10,041	10,046	10,007
July 31, 2026	Last 3 Months	4.64	5.14	2.25	10,115	10,127	10,056
April 30, 2026	Last 6 Months	4.69	5.21	3.46	10,234	10,259	10,173
October 31, 2025	Last 1 Year	4.74	5.25	3.70	10,474	10,525	10,370
July 5, 2024	Since Inception	5.33	5.77	5.52	11,283	11,393	11,329

As per SEBI circular no. SEBI/HO/24/13/11(1)2026-IMD-POD-1/I/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

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

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.

SHRIRAM Mutual Fund

GOALS ANEK, MUTUAL FUND EK

Invest in

Shriram Multi Asset Allocation Fund

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

3 Assets, 3 Benefits

Aim for Potential **Upside** of **Equity**, Relatively **Stability** through **Debt** and **Diversification** in Gold* & Silver

Adapt to Changing Market Conditions
Active allocation across asset classes as market dynamics evolve.

*Hedge against Inflation

Exposure to **Gold & Silver**

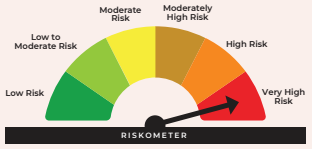
For SID, SAI, KIM and detailed risk factors of the Scheme, visit www.shriramamc.in/smaf

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

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

Scheme Riskometer



Investors understand that their principal will be at very high risk

Benchmark Riskometer



Benchmark Riskometer is at very high risk

As per AMFI Tier I Benchmark i.e- Nifty50 TRI (70%)+NIFTY Short Duration Debt Index (20%)+ Domestic prices of Gold (8%) + Domestic prices of Silver (2%)

Riskometer updated as per October 2026

www.shriramamc.in | info@shriramamc.in | 1800 267 1801 | (022)6947 3400

Scan for Contact Details

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.

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