SHRIRAM Mutual Fund

GOALS ANEK, MUTUAL FUND EK

Shriram Gold ETF Passive FoF

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

NFO OPENS ON:	NFO CLOSES ON:	NEW FUND OFFER PRICE:
11th September, 2026	24th September, 2026	Rs. 10/Unit

SEBI Registered: SHRIRAMMF | Registration no: MF/017/94/4

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Gold Has Traditionally Been A Part Of Indian Households

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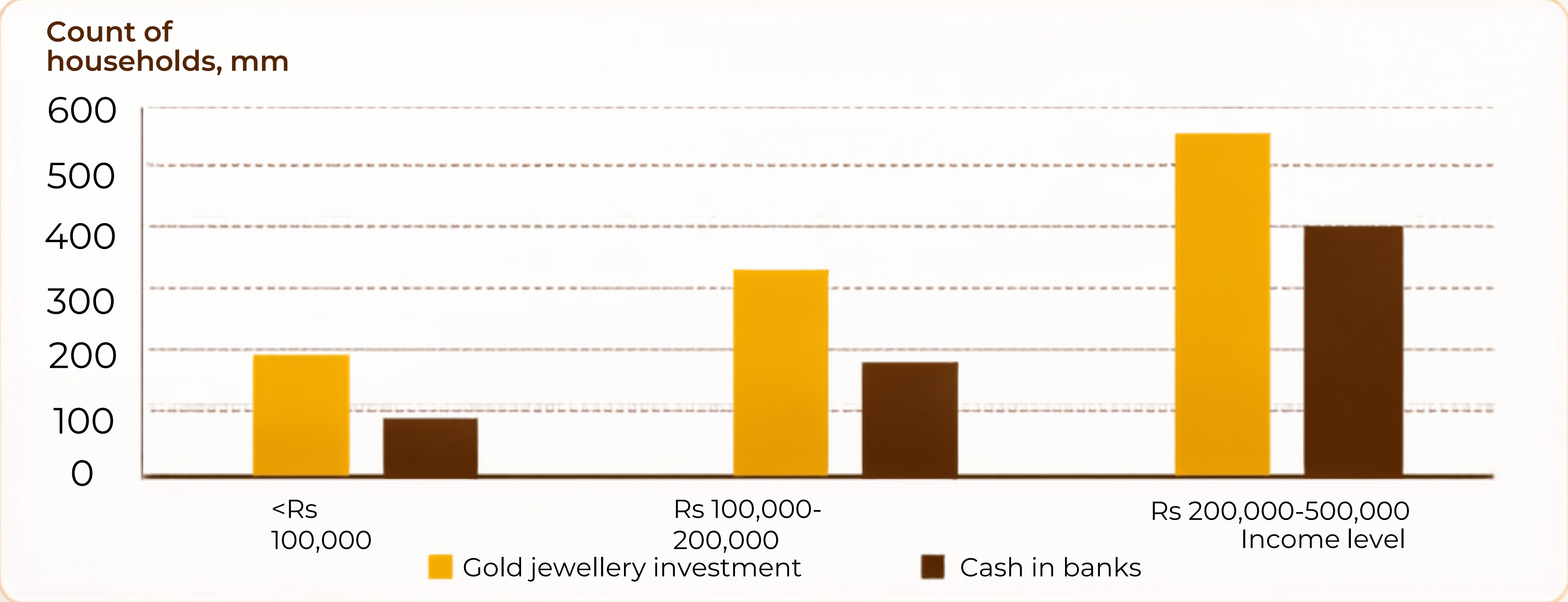
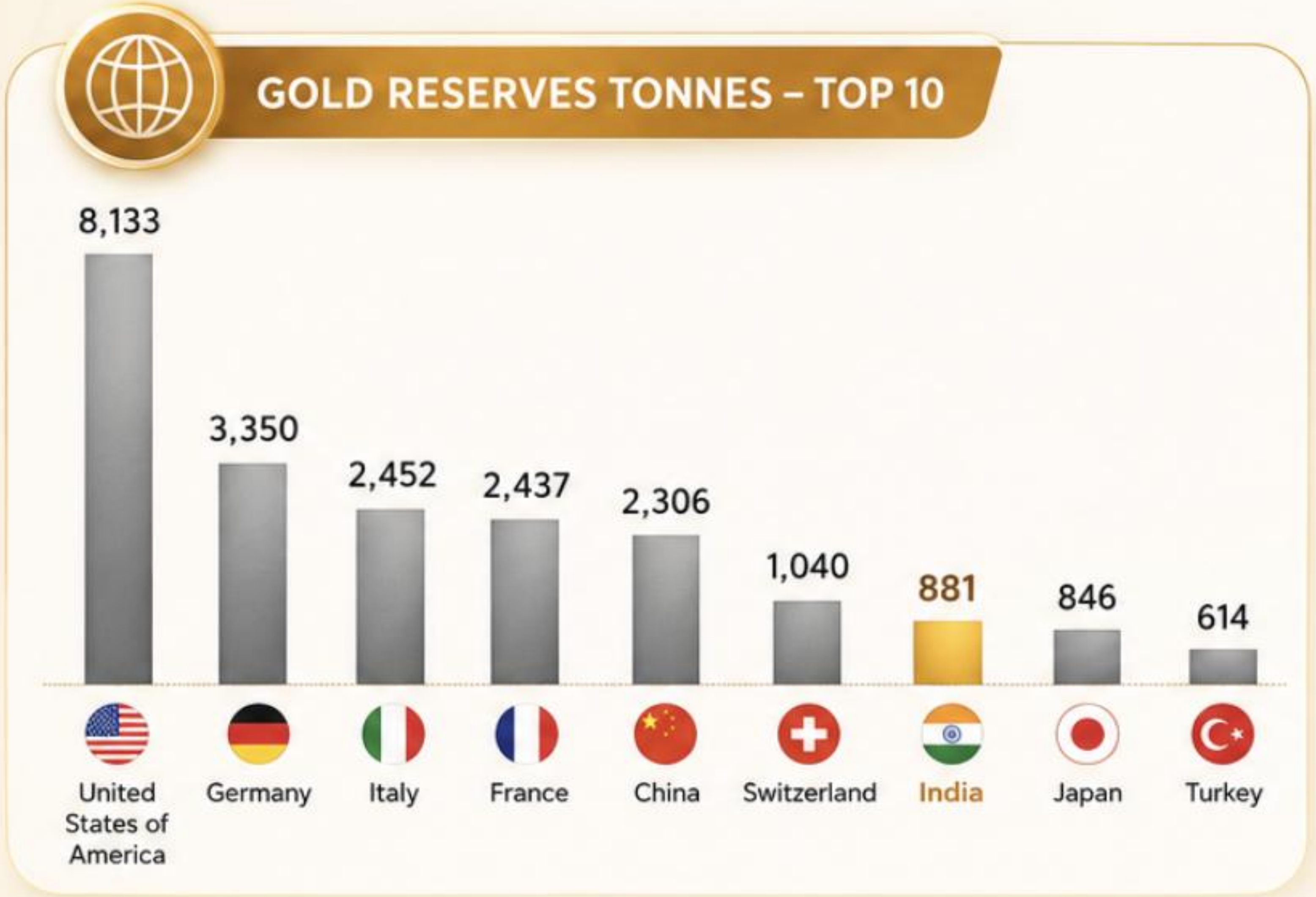
Higher number of households among lower and mid-income groups invest in gold jewellery compared to bank deposit



Indian households hold $5 trillion* worth of gold (Jan 2026)

Source: Economic Times, World Gold Council, *Latest available data

Gold Remains a Key Component of Central Bank Reserves



The RBI has increased its allocation to gold and holds 17.66% of its total forex reserves in gold.

Sources: Metals Focus, Refinitiv GFMS, World Gold Council, RBI's annual report | *Latest available data to 31 March 2026.

Why Gold Matters?

Inflation Hedge

Act as a potential inflation hedge.

Priced in USD (Globally)

Holds relatively better value than the rupee over time

Diversification

Low Correlation with other asset classes

Central bank reserves

Gold forms a component of central bank reserves

Key Factors Driving Gold Appreciation

Long term view on Gold

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De-dollarization (Central Bank Demand)

01

- Gold reserves ~$4 trillion vs $3.9 trillion in US Treasuries
- Annual buying >1,000 tonnes (2022–24), 863 tonnes of buying despite record-high prices.

Crude Oil & Macro Impact

02

- Every $10 rise in crude costs additional $15–16 billion impact to India annually
- CAD may reach 2.5–3% of GDP if crude remains above $100

INR Depreciation

03

- INR may trend towards 93–95/USD with tail risks toward 100/USD (long-term trajectory)
- Currency weakness + high crude = higher domestic gold prices

Source: Economic Times, Money Control

Diversify With Gold May Benefit In The Long-Term

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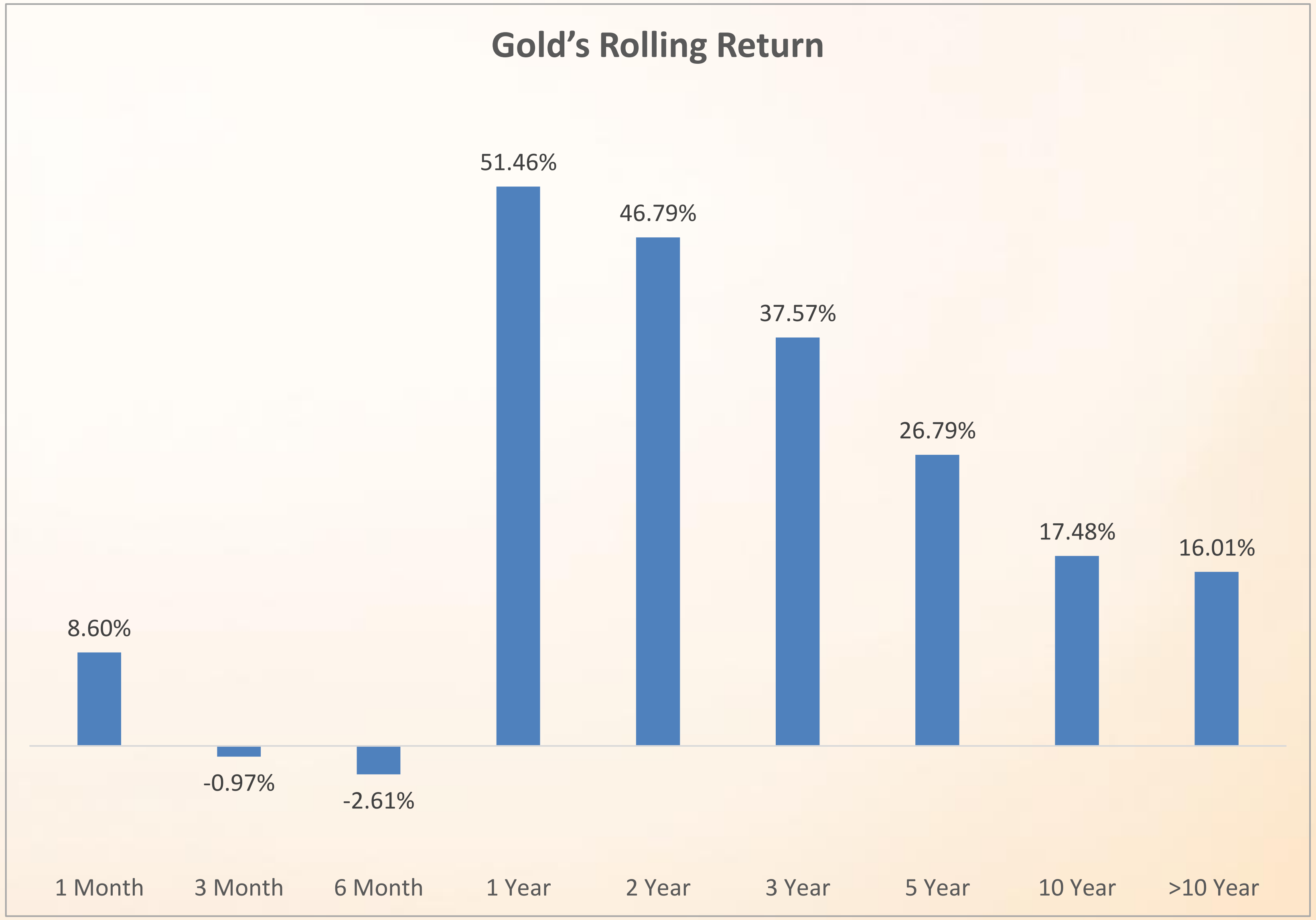
Gold Diversification May Help During Drawdowns

Historical Returns of Gold Reflect Its Long-Term Potential



Source: MCX, Nifty Indices Date range – Rolling returns from Jan-2006 to August-2026. Returns less than 1 year are absolute, more than 1 year are CAGR. Equity – Nifty 500 TRI, Debt - CRISIL Composite Bond Index, Gold – MCX Gold. Past performance may or may not be sustained in future and is not a guarantee of any future returns.

How Much Gold Do You Hold In Your Portfolio?

Calculate Gold’s allocation with Shriram AMC’s calculator

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Where does your *Gold* stand today?

Enter your total wealth and current Gold holdings – physical, ETF, SGB, all included.

YOUR NAME (FOR REPORT & WHATSAPP)

e.g. Rajesh Kumar

AGE GROUP

18–30 years

PRIMARY INCOME TYPE

Salaried

NET WORTH (everything you’ve built so far)

10,00,000

All assets: FDS, MS, property: PF, gold etc.

= 10 Lakh

CURRENT GOLD VALUE

Enter by type

₹ 50,000

Total across all types at current market value

Skip—use Indian household avg (11%) →

= 50 Thousand

https://www.shriramamc.in/calculators/gold-calculator

Calculate today. Plan your gold for tomorrow

How to Invest in Gold Efficiently

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Parameter	Gold Fund of Fund	Gold ETF	Digital Gold	Physical Gold
Purity	99.5% or higher	99.5% or higher	May vary by provider	Cannot be guaranteed
Safety	No risk of theft	No risk of theft	Can't be guaranteed	High safety & storage risk
Pricing	Transparent	Transparent	Linked to live 24K market rates	Transparent
Demat Account	Not Required	Mandatory	Not Required	Not Required
Liquidity	High	High	High	Liquidity with cost of liquidation
SIP Facility	Available	Not Available	Available	Available in Jeweler & Bank backed Gold schemes
Regulation	Regulated by SEBI	Regulated by SEBI	Unregulated	Unregulated

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Introducing

Shriram Gold ETF Passive FoF

Gold wahi, Pehchaan nayi

NFO OPENS ON:
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How Does A Gold ETF FoF Work?

A **Gold ETF FoF** invests in Gold ETFs that hold physical gold. You can easily buy or redeem units through the AMC.

Gold ETF FoF

You invest in Gold ETF FoF

Gold ETF

The FoF invests in Gold ETFs

Physical Gold

Gold ETFs hold physical gold

Choosing the Right Gold ETF Can Be Challenging

Shriram Gold ETF Passive FoF aims to simplify this by investing in underlying Gold ETFs based on its investment strategy.

Investment strategy stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document. Refer SID for detailed information

Our Strategy For Selecting Underlying Gold ETF

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01
Low Expense Ratios
Focus on ETFs with relatively lower expense ratios.

02
High Liquidity
Preference for ETFs with higher liquidity to facilitate efficient entry and exit.

03
Low Impact Cost
Selecting relatively liquid ETFs to minimize hidden trading costs.

04
>95% allocation to Gold ETFs
Shortlisting 2-3 Funds that historically maintained allocation of near to 95% gold exposure in their portfolios.

05
Low Tracking Error (<1%)
Consider ETFs with relatively lower tracking error to maintain alignment with gold prices.

06
Monthly Review
Underlying ETFs are reviewed monthly based on defined evaluation parameters.

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Why Invest in Shriram Gold ETF Passive FoF?

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Gold ETF Passive FoF

Convenience

No storage, purity, or security concerns, No demat required, 12.5% LTCG tax^

Liquidity

Buy or Redeem units on business day at prevailing NAV, subject to cut-off timings.

Actively Selects the underlying ETF*

Selects ETFs based on liquidity, cost,and tracking efficiency.

Chhoti SIP Facility

SIP

We also offer Investment with just Rs. 250/- through Chhoti SIP.

*Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme

Investors can avail Chhoti SIP by investing via Systematic Investment Plan ("SIP") in Shriram Gold ETF Passive FOF with Rs. 250/- restricted to three SIP's (only one each in upto three Asset Management Companies). The minimum number of instalments for availing Chhoti SIP shall be 60 instalments; however, early withdrawal of the instalments is not restricted. ^ Tax: Up to 24 months are taxed at the applicable slab rate, while units held for more than 24 months attract 12.5% LTCG tax without indexation *plus applicable surcharge and cess*.

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Gold SIP for Goals

In Indian homes, gold is part of life's most meaningful moments like your child's wedding, festive celebrations, heartfelt gifts.

But buying it all at once can feel overwhelming. A SIP may help investors accumulate Gold units in a staggered manner over time.

Gold has always been emotional
Now make it intentional.

Asset Allocation

Instruments	Indicative Allocations (% of total assets)^	
	Minimum	Maximum
Units of various Gold ETFs	95%	100%
Money market instruments including Tri Party REPO/ debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds	0%	5%

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.

^To know more in detail about asset allocation and other details about the scheme, please refer scheme information document available at https://www.shriramamc.in/shrigold

Fund Information

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FUND DETAILS	
FUND NAME	SHRIRAM GOLD ETF PASSIVE FoF
FUND TYPE	An open-ended Fund of Fund Scheme investing in units of Gold ETFs
FUND CATEGORY	Commodity based FoF (Domestic)
SCHEME 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.
BENCHMARK	Domestic Price of Physical Gold
FUND MANAGER	Mr. Surjeet Kumar Singh & Mr. Sudip Suresh More
MINIMUM INVESTMENT	- **Lumpsum:** The minimum application amount shall be Rs. 500/- and in multiples of Re.1/- thereafter - **Investment through SIP:** 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 - **Chhoti SIP** with Rs. 250/- with minimum 60 instalments*
PLAN/OPTION	Direct & Regular Plan with Growth & IDCW Option
EXIT LOAD	Nil

Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme.
*The minimum number of instalments for availing Chhoti SIP shall be 60 instalments; however, early withdrawal of the instalments shall not be restricted.

Fund Managers

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Mr. Surjeet Kumar Singh

Has over 17 years of experience across equity, fixed-income, and derivatives markets. He brings proven expertise in institutional trade execution, portfolio support and the development of quantitative investment strategies. He has a strong track record in building and managing dealing room infrastructure, ensuring regulatory compliance, and delivering zero-error execution. His experience also spans factor investing, market regime analysis, and the design of risk-managed portfolio strategies.

Mr. Sudip Suresh More

Has around 19 years of experience in managing Fixed Income Investments, Macroeconomic Research and Credit Analysis. Prior to this assignment, Mr. Sudip was Debt Fund Manager at Kshema General Insurance Company. Additionally, he has also worked with Sahara India Life Insurance Company Ltd as a Debt Fund Manager where he managed ULIP and traditional funds on fixed income side.

Note: Please click on this link https://www.shriramamc.in/ factsheet to view other schemes currently managed by the same fund manager & relevant scheme performance.
For SID, SAI, KIM and detailed risk factors of the Scheme, visit https://www.shriramamc.in/shrigold

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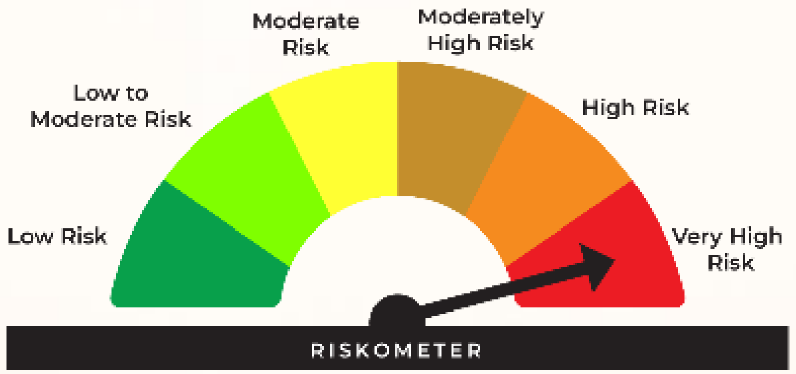
This product is suitable for investors who are seeking*:

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

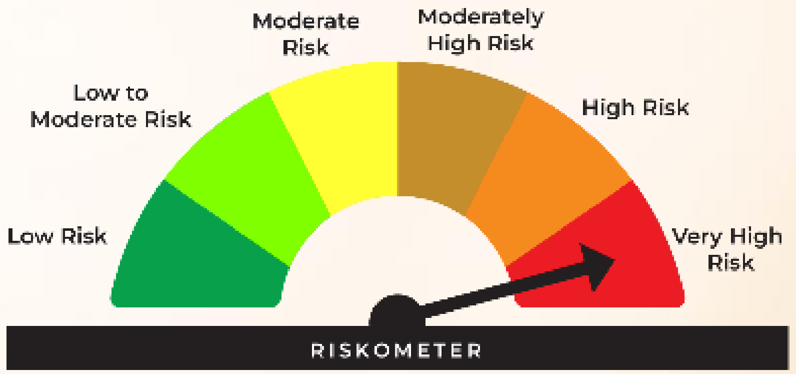
There is no assurance that the investment objective of the Scheme will be achieved

Scheme Riskometer



The risk of the scheme is very high risk

Benchmark Riskometer



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

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

(The above product labelling assigned during the New Fund Offer is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when actual investments are made)

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

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For further information about other schemes (product labelling and performance of the fund) please visit the website of the AMC: www.shriramamc.in.

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Please consult your financial advisor or mutual fund distributor before investing.

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THANK YOU