

**Make your idle  
money work harder**



## Shriram Money Market Fund

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

**Benchmark:** NIFTY Money Market Index A-I TRI | **Scheme Option:** Growth

### New Fund Offer (NFO) Period

**NFO Open: 19<sup>th</sup> January 2026**

**NFO Close: 21<sup>st</sup> January 2026**

New Fund  
Offer Price:  
₹1000  
per unit

### What Is a Money Market Fund?

A Money Market Fund is an open-ended debt scheme that invests in money-market instruments with a maturity of **up to one year**.

### Why Shriram Money Market Fund (SMMF)?



#### Higher Quality Portfolio Mix

Seeks to invest primarily in money-market instruments with relatively higher credit rating, from a carefully selected universe.



#### For up to 1-year Financial Goals

May be used for up to **1-year financial goals**, depending on investor objectives and risk profile.

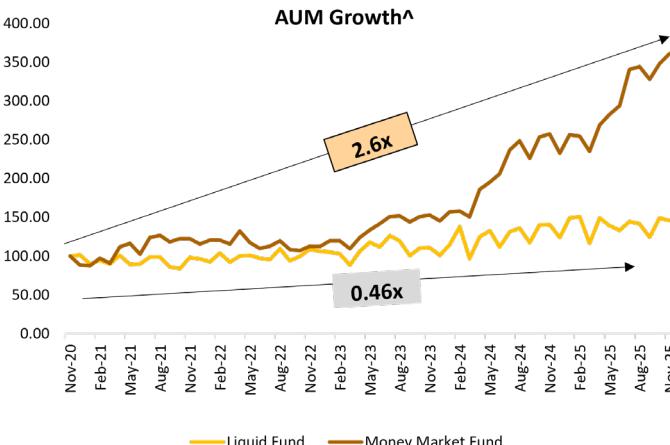


#### Ease of Exit

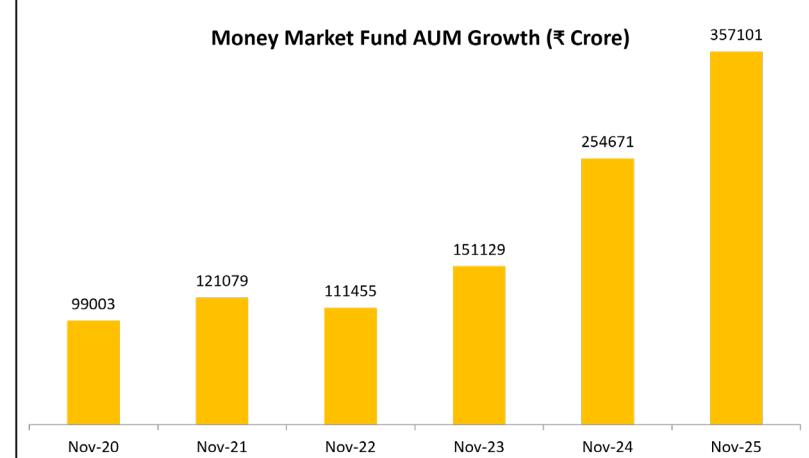
No lock-in and no exit load, allowing investors to access or park money based on their short-term investment horizon.

# Money Market Funds Witness Rising Allocations

AUM of **Money Market Fund** category grew by **2.6x** whereas Liquid Fund category grew by **0.46x**



AUM of Money Market Fund grew to ₹ **3,57,101 Crore**, accounting for **18% of total Debt Funds AUM\***



Investors are increasingly allocating to Money Market Funds to capture opportunities from the lower interest rate cycle.

Source: AMFI Category-wise AUM Data (2021-2025) | \*Data as on 30th November 2025 | ^ AUM rebased to 100

## Benefits and Suitability



### High Liquidity

- No exit load. Invests in money-market instruments with maturities up to one year. Aims to maintain a portfolio with an average maturity up to 1 year.



### High Quality Portfolio

- High-quality short-term securities carefully crafted universe of money market instruments.



### Aims for Better Risk Adjusted Returns

- Attempts to provide a relatively better risk-return profile compared with traditional short-term alternatives.



### Active Cash management for Treasuries

- Efficient cash management vehicle with limited impact from interest rate changes.



### Suitable for STPs

- This fund can be used for STP (Systematic Transfer Plan) to other funds, allowing investors to transfer a fixed amount at regular intervals.

## Fund Information



**Fund Manager:**  
Mr. Amit Modani &  
Mr. Sudip More



**Benchmark:**  
NIFTY Money Market  
Index A-I TRI



**Exit Load:**  
Nil

**Plan:**  
Regular Plan and  
Direct Plan with  
Growth Option



### Scheme Type

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



### Minimum Application Amount

Rs. 1,000 and in multiples of Re. 1/- thereafter

#### Minimum Amount (Per SIP Installment)\*

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

Maximum: No Limit

\*Refer SID for detailed information

For Presentation, SID and detailed risk factors of the Scheme, visit [www.shriramamc.in/smmf](http://www.shriramamc.in/smmf)

**NFO Also Available on:**

**BSE StAR MF**

**CAMS GoCORP**

Corporate Investment Portal

**MF Central**

**MF Utilities**

**NSE NMF II**

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 about whether the product is suitable for them\*\*.



Investors understand that their principal will be at low to moderate risk



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

Potential Risk Class ('PRC') Matrix of the Scheme			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

A Scheme with Relatively Low interest rate risk and Moderate credit risk.

(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.