

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: 19th January 2026

NFO Close: 21st 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

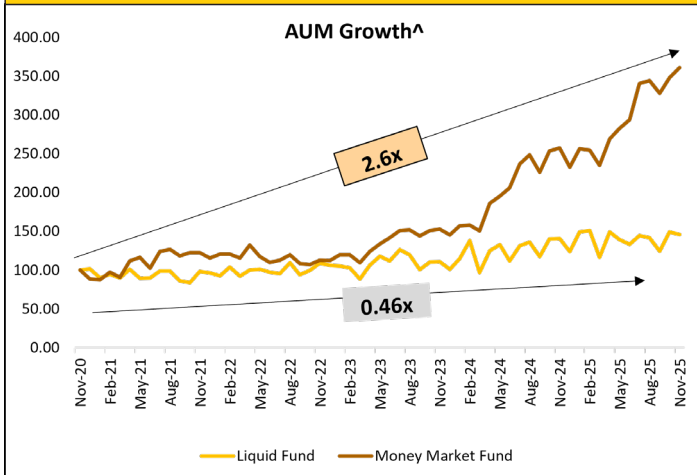
No lock-in and no exit load, allowing investors to access or park money based on their short-term investment horizon.

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.

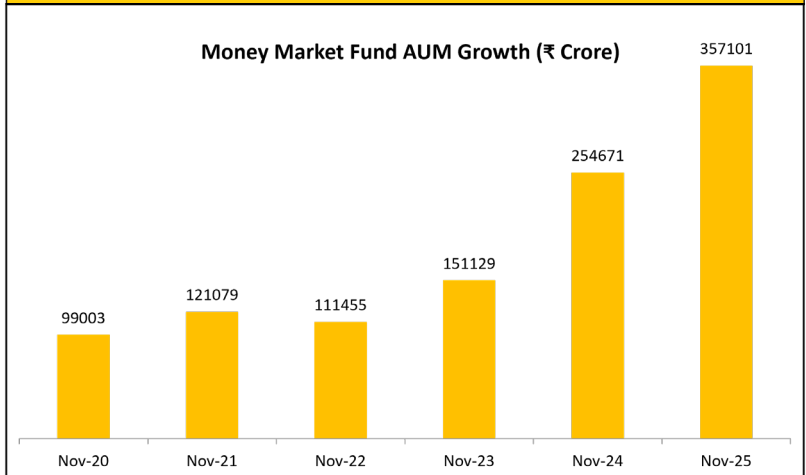
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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

NFO Also Available on:

BSE StAR MF

CAMS GoCORP
Corporate Investment Portal

MF Central

MF Utilities

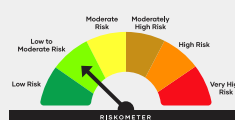
NSE NMF II

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

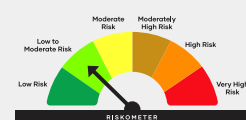
- Regular income over short term
- To generate income by investing in money market instruments

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

Scheme Riskometer



Benchmark Riskometer



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.