

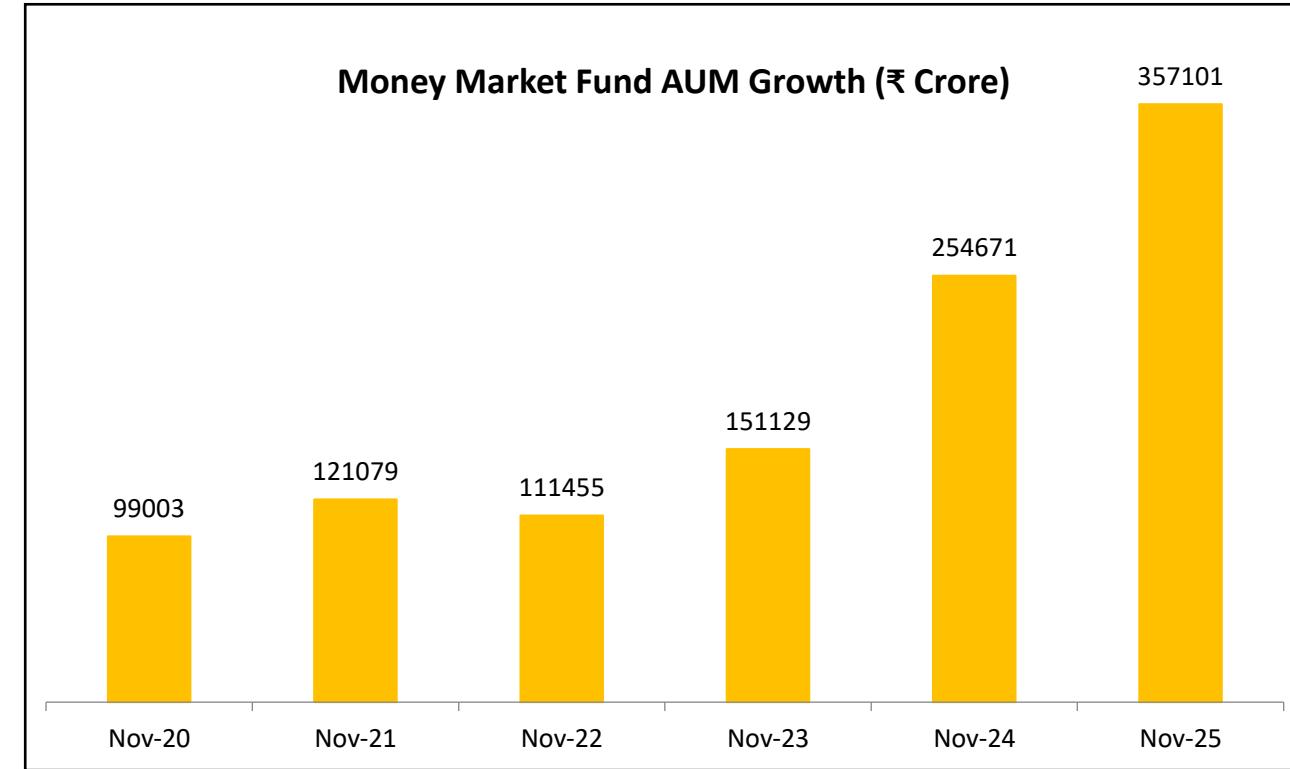
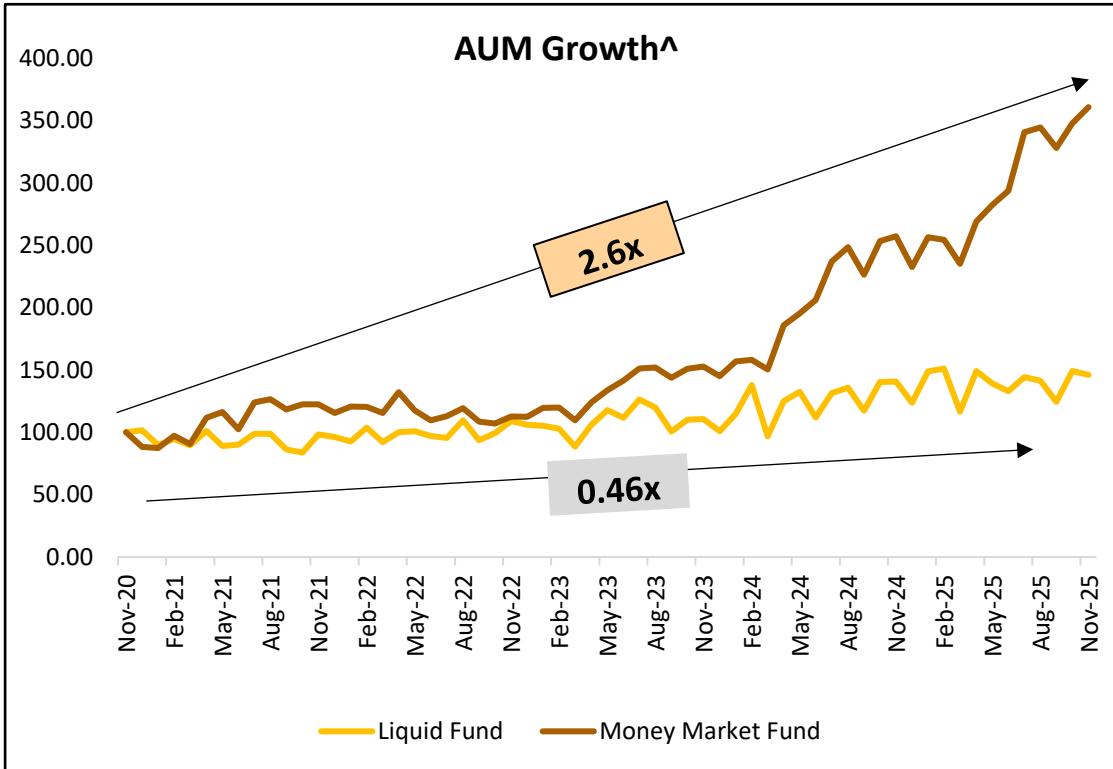
**Make your idle
money work harder**



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.

What Is A Money Market Fund & Where Does It Invest?



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

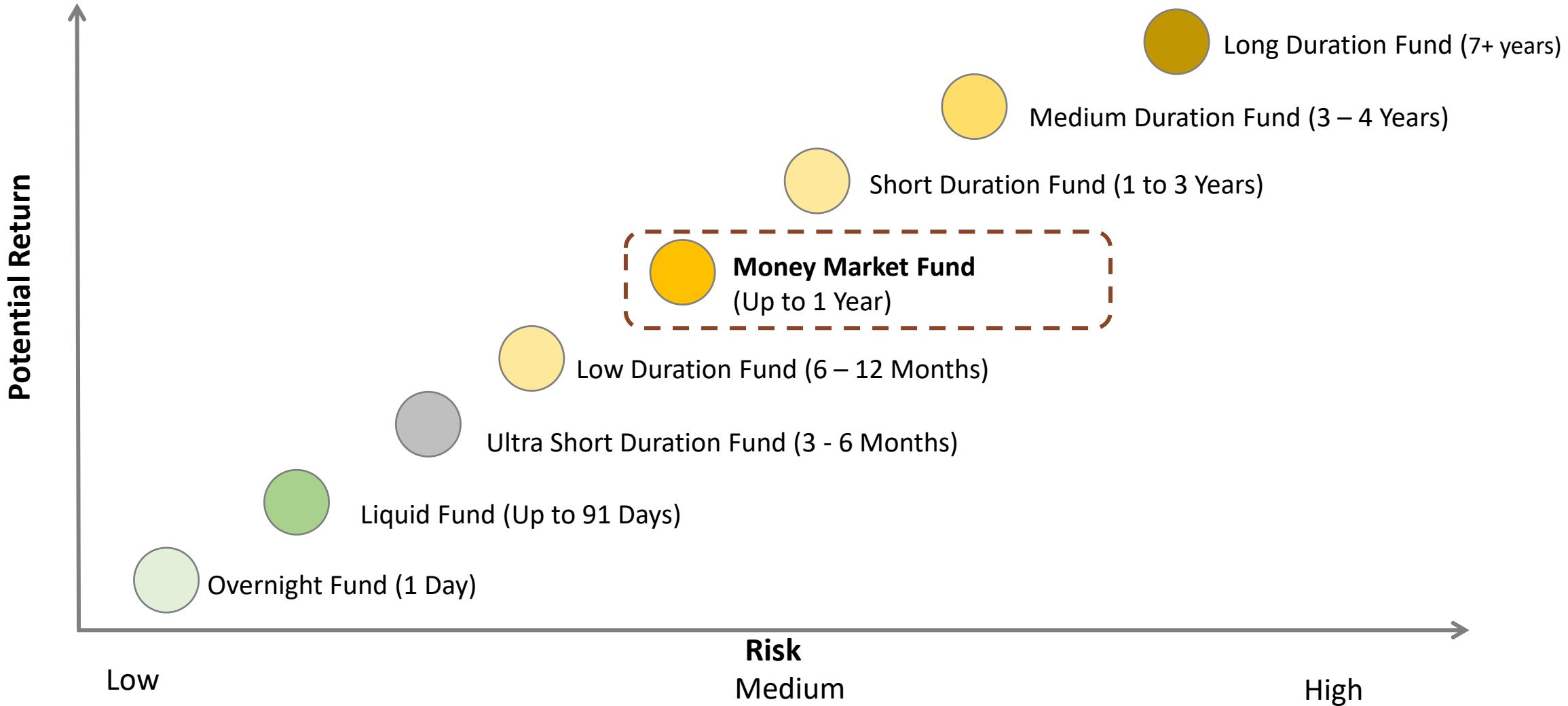


Money-market instruments typically include*:

- Treasury bills (T-bills)
- Government securities with up to one-year residual maturity
- TREPs and Repo
- Certificates of Deposit (CDs)
- Commercial Papers (CPs)

***Note:** Please refer the Scheme Information Document for detailed asset allocation pattern.

Money Market Fund Positioning: A Balance Between Volatility And Returns



Note: The Risk-Return spectrum shown above is for broadly explaining the Risk-Return positioning of different categories of schemes. The actual Risk-Return for the category / schemes may or may not be in line with the graph shown above. Source: Internal analysis

Who Can Invest?



Corporate Treasuries:

Investors managing short-term surplus funds as part of their treasury allocation framework.

HNI's:

Investors looking to temporarily allocate surplus amounts while planning subsequent deployments.

Retirees:

Investors who prefer low to moderate risk and relatively liquid investments.

Retail and Institutional Investors:

Investors looking to park surplus cash or to set up systematic transfers into other schemes as per their financial plan.



Introducing **Shriram Money Market Fund**

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

NFO opens on: 19th Jan 2026

NFO closes on: 21st Jan 2026

New Fund Offer Price: Rs.1000 per unit

Allotment Date: 27th Jan 2026

Re-opening Date: 28th Jan 2026

Market Outlook For Debt & Money Market Category

Moderating inflation signals improved macro stability



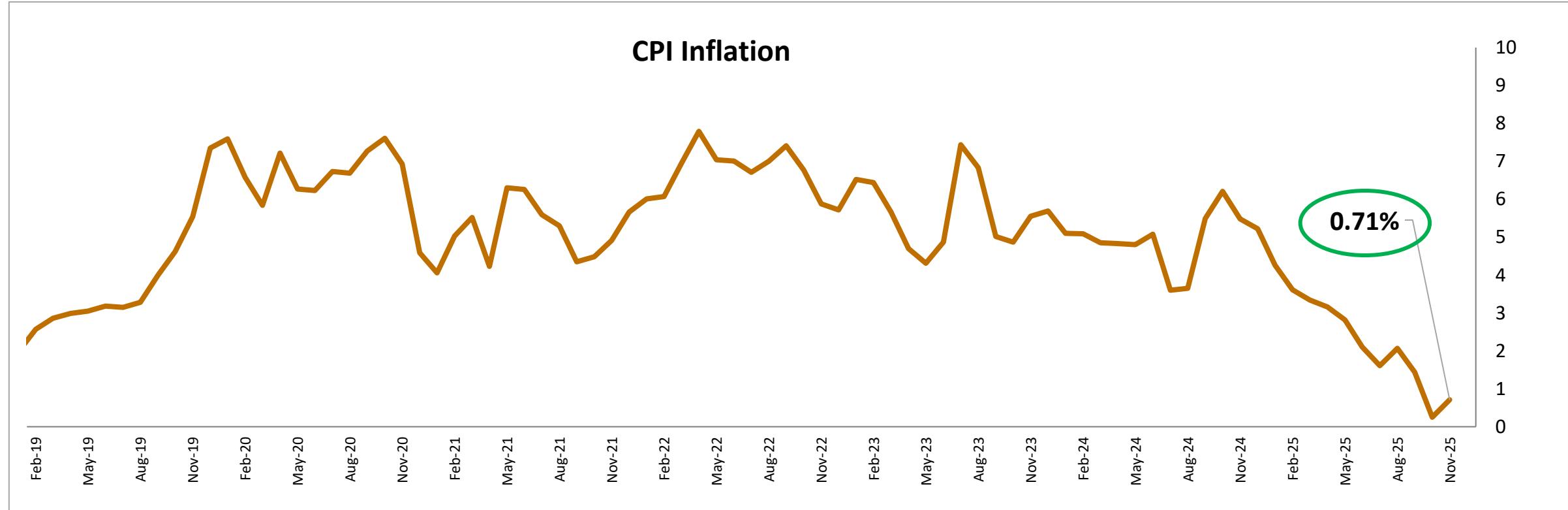
Liquidity aims to support potential short term return generation



12-month CD yields tend to exceed 3-month yields, reflecting relatively higher returns for longer durations

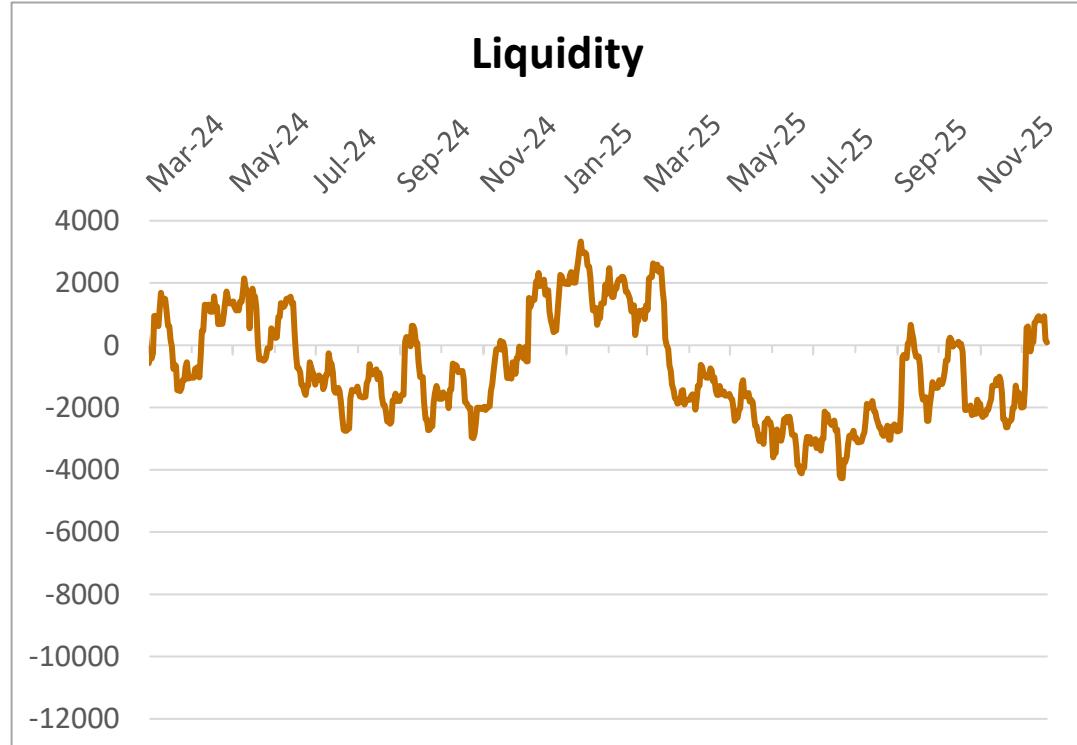
Moderating Inflation Signals Improved Macro Stability

- Easing policy uncertainty, aided by anchored **long-term inflation expectations** and moderating near-term CPI, **supports a stable investment environment**
- **This is favourable for capital preservation, along with liquidity**, supporting efficient short-term allocation management



RBI's Measures Have Improved Liquidity Conditions

- Policy-easing monetary environment, supported by periodic RBI liquidity measures, **sustains market liquidity and stable funding conditions**
- These liquidity conditions support improved return potential in **short-duration investment strategies**



Source: Bloomberg | Data as 31st December 2025

Liquidity push: RBI announces Rs 2 lakh crore bond buys and \$10 billion swap; steps up support for banking system

TOI Business Desk / TIMESOFINDIA.COM / Updated: Dec 24, 2025, 13:14 IST

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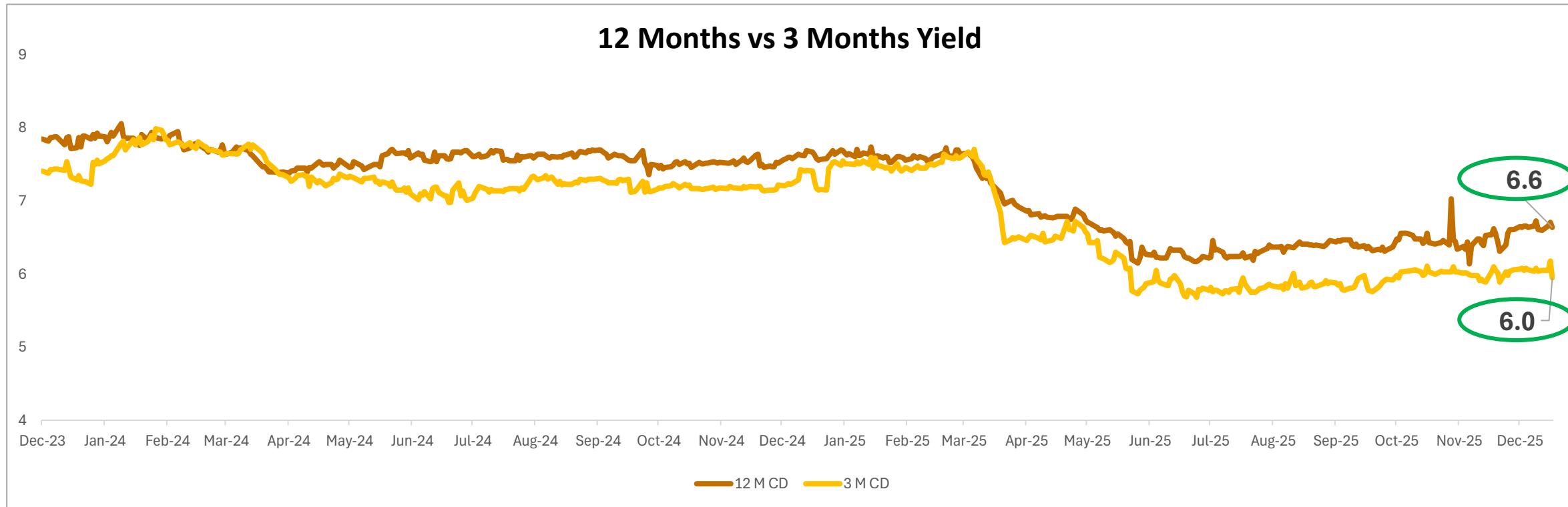


The Reserve Bank of India (RBI) on Tuesday announced a fresh liquidity infusion, unveiling plans to purchase government securities worth Rs 2 lakh crore and conduct a \$10 billion dollar-rupee swap auction to ease conditions in the banking system.

Source: Times of India

Longer Durations Have Historically Offered Higher Yields

Historically, 12-month CD yields have exceeded 3-month yields, reflecting **relatively higher returns for longer durations**



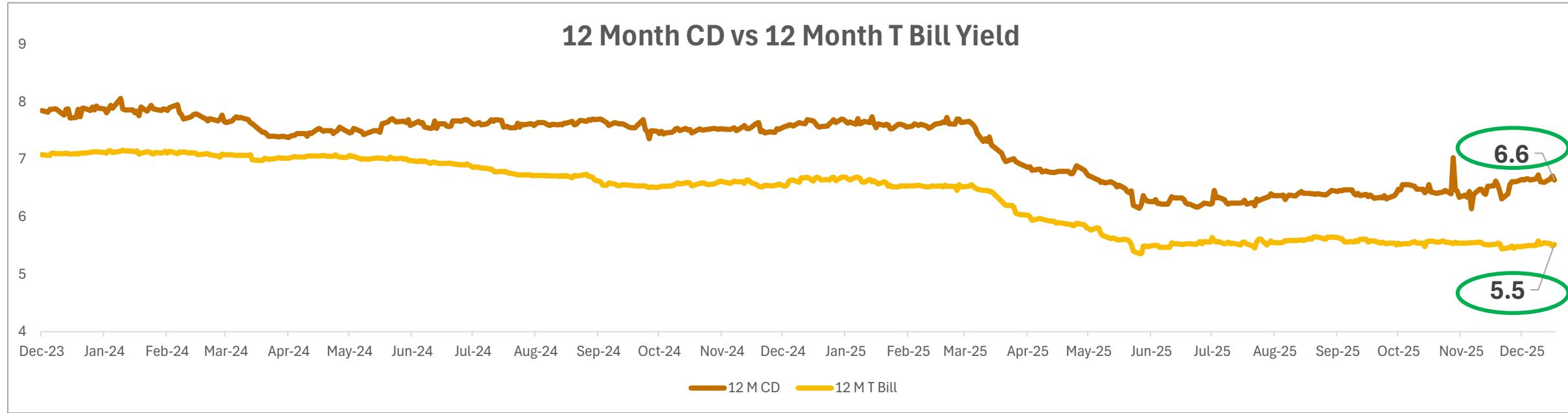
Source: Bloomberg | Data as on 31st December 2025

A Supportive Environment For Short-term Investments

RBI's inflation Projection for H1 FY27 at ~4%: Supports positive real returns*

5.5% 1-year T-bill yield as on 31st Dec 25: Outpaces inflation by ~1.5%^

6.6% A1+ CD yields as on 31st Dec 25: Enhance returns by leveraging credit spreads of ~110 bps^



Source: Bloomberg

*Projected inflation for FY27 by RBI. Projections are based on current situation and may change. | ^ As shown in the chart | Data as on 31st December 2025

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.

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.

Investment Process: Fixed Income Funds

Macro Economic Factors

- Economic growth trends
- Global developments
- Monetary policy review



Credit Research & Portfolio Construction

- Company credit research
- External ratings
- Internal ratings and exposure limits

Technical and Market Analysis

- Assessment of market trends
- Evaluation of economic data
- Interest rate and yield curve positioning

Risk Management

- SEBI guidelines
- Regulatory limits
- Internal policy

Note: Investment process 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.

Fund Information



Fund Manager

Mr. Amit Modani & Mr. Sudip More



Scheme Type

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



NFO Period

19th January 2026 – 21st January 2026



Exit Load

Nil



Minimum Application Amount (Lumpsum)

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

Minimum Amount (Per SIP Installment)*

- (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

Maximum: No Limit

*Refer SID for detailed information

Fund Managers



Mr. Amit Modani

- **Over 13 years of experience** in fixed income fund management and dealing
- Prior experience of managing fixed income **AUM of ~₹25,000 crore**.
- Prior to current role, he served as Fund Manager – Fixed Income at Mirae Asset Investment Managers (India) Pvt. Ltd.
- His professional background includes tenures at BOI Mutual Fund, Quantum Mutual Fund, and PGIM Mutual Fund.



Mr. Sudip Suresh More

- Around **19 years of experience** in managing fixed income investments, macroeconomic research and credit analysis.
- Prior to his current role he was a Debt Fund Manager at Kshema General Insurance Company.
- His professional background includes tenures at Sahara India Life Insurance Company Ltd., where he managed ULIP and traditional fixed income funds.

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/smmf>

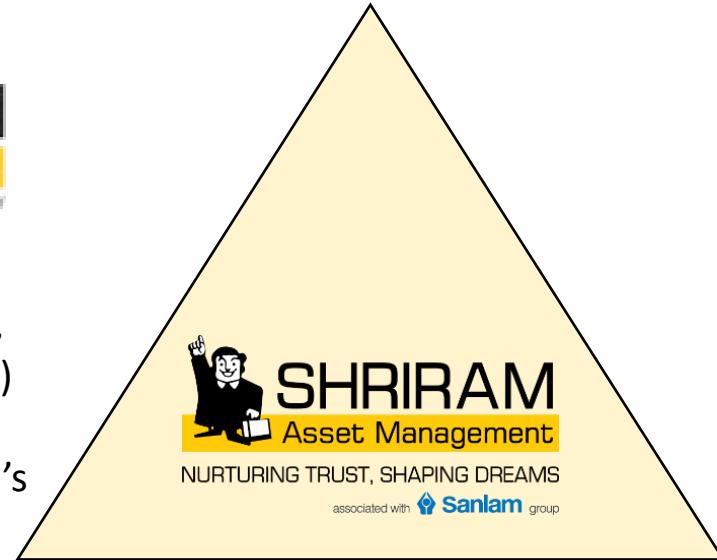
SAMC Has The Backing Of Experienced Partners



Promoter

(Shriram Credit Co. Ltd., entity of Shriram Group)

- \$40 bn AUM*
- Shriram Finance India's leading NBFC
- Trusted brand
- Pan India footprint



Mission 1

Strategic investor

(Mission 1 Investments LLC)

- Global network
- Global investment experience



Promoter

(Sanlam Emerging Markets (Mauritius) Ltd., entity of Sanlam Group)

- \$ 80 bn AUM**
- South Africa's largest asset manager
- Investments capabilities
- Market leader
- Comprehensive solutions

Product Labelling And Riskometer

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.

Credit Risk →	Relatively Low	Moderate	Relatively High
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 (Class III)			

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

Scheme Riskometer



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

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

Disclaimer & Risk Factor

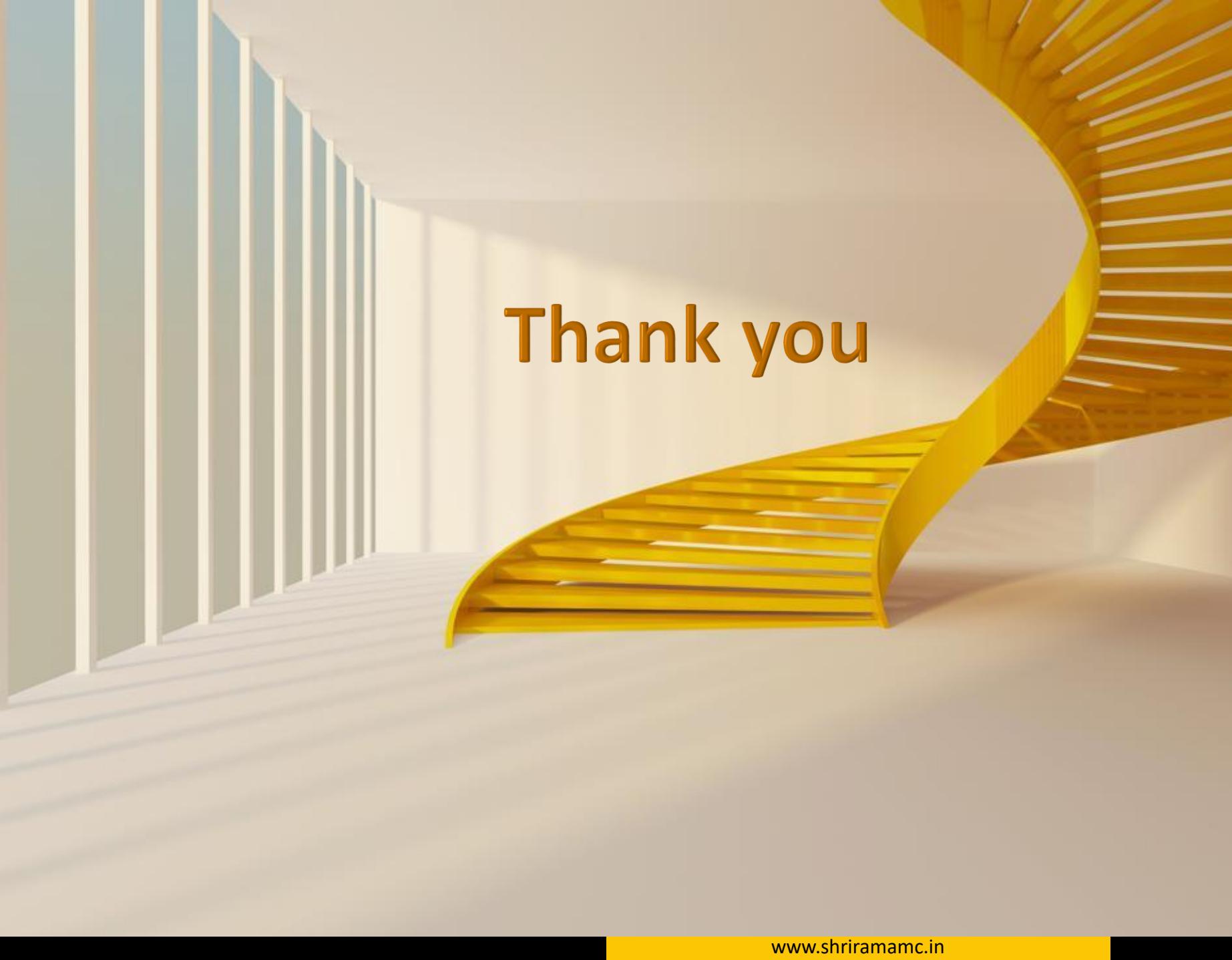
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For further information about other schemes (product labelling and performance of the fund) please visit the website of the AMC: www.shriramamc.in.

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

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



Thank you