



# SCHEME INFORMATION DOCUMENT

## Shriram Overnight Fund

An open ended debt scheme investing in overnight securities.  
A Relatively Low Interest Rate Risk and Relatively Low Credit Risk

Scheme Code: SHRI/O/D/ONF/22/07/0005

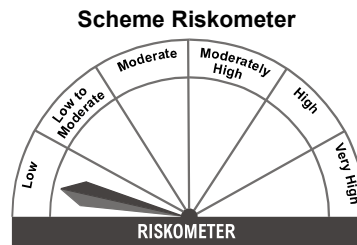
**This product is suitable for investors who are seeking\*:**

- Returns commensurate with low risk and convenience of liquidity over short term
- Investment in debt and money market instruments with overnight maturity
- Low Risk

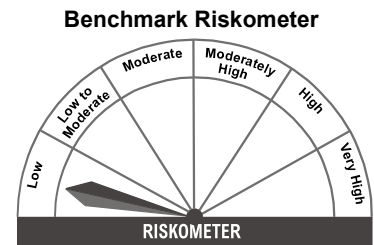
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

### Note : Risk is represented as :

- Low - Principal at low risk
- Low to Moderate- Principal at low to moderate risk
- Moderate - Principal at moderate risk
- Moderately High - Principal at moderately high risk
- High - Principal at high risk
- Very High - Principal at very high risk



*Investors understand that their principal will be at low risk*



*Benchmark Riskometer is at low risk*

As per SEBI Circular dated, June, 07, 2021, the potential risk class matrix based on interest rate risk and credit risk, is as below:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

### Continuous offer for units at NAV related price

<b>Name of Mutual Fund :</b>	<b>Name of Asset Management Company :</b>	<b>Name of Trustee Company/ Board of Trustees :</b>
Shriram Mutual Fund  Shriram House No. 4 Burkit Road, T. Nagar, Chennai - 600 017	Shriram Asset Management Company Limited CIN : L65991MH1994PLC079874  <b>Address :</b> Registered Office : 217, 2nd Floor, Swastik Chambers, Near Junction of S.T. & C.S.T. Road, Chembur, Mumbai - 400 071, India Website : www.shriramamc.in	Board of Trustees, Shriram Mutual Fund

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (hereinafter referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document (SID) sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centers / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of SHRIRAM MUTUAL FUND, Tax and Legal issues and general information on [www.shriramamc.in](http://www.shriramamc.in)

**SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.**

**The Scheme Information Document should be read in conjunction with the SAI and not in isolation.**

This Scheme Information Document is dated October 28, 2022

### INTERPRETATION

For all purposes of this Scheme Information Document, except as otherwise expressly provided or unless the context otherwise requires:

- ❖ All references to the masculine shall include the feminine and all references, to the singular shall include the plural and vice-versa.
- ❖ All references to "Rs." refer to Indian Rupees. A "crore" means "ten million" and a "lakh" means a "hundred thousand".
- ❖ All references to timings relate to Indian Standard Time (IST).
- ❖ Words and expressions used in the Scheme Information Document and not defined shall have the same meaning as in the regulations.
- ❖ References to a day are to a calendar day including non-Business Day unless otherwise specified.



## TABLE OF CONTENTS

	<b>HIGHLIGHTS OF THE SCHEME</b>	1
<b>I.</b>	<b>INTRODUCTION</b>	
	A. Risk Factors	2
	B. Risk Mitigation Measures Followed	3
	C. Requirement Of Minimum Investors	4
	D. Requirement Of Minimum Average Assets Under Management (AUM)	4
	E. Special Considerations	4
	F. Definitions	5
	G. Due Diligence by the Asset Management Company	7
<b>II.</b>	<b>INFORMATION ABOUT THE SCHEMEB.</b>	
	A. Type of Scheme	7
	B. Investment Objective of the Scheme	7
	C. How will the scheme allocate its Asset?	7
	D. Where will the Scheme invest?	8
	E. What are the Investment Strategies?	8
	F. Fundamental Attributes	9
	G. How will the Scheme benchmark its performance?	9
	H. Who manages the Scheme?	10
	I. What are the investment restrictions?	10
	J. How has the Scheme performed?	14
<b>III.</b>	<b>UNITS AND OFFER</b>	
	A. New Fund Offer	15
	B. Ongoing Offer Details	21
	C. Periodic disclosure	26
	D. Computation of Net Asset Value	27
<b>IV.</b>	<b>FEES AND EXPENSES</b>	
	A. New Fund Offer Expenses	27
	B. Annual Scheme Recurring Expenses	27
	C. Load Structure	28
<b>V.</b>	<b>RIGHTS OF UNIT HOLDERS</b>	29
<b>VI.</b>	<b>PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY</b>	29
<b>VII</b>	<b>DISCLOSURE PURSUANT TO THE SEBI CIRCULAR SEBI/HO/IMD/DF2/CIR/P/2016/42 DATED MARCH 18, 2016</b>	29



## HIGHLIGHTS / SUMMARY OF THE SCHEME

**Name of the Scheme:** Shriram Overnight Fund

**Type of Scheme:** An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

**Options & Plans for investment:**

The Scheme offers Regular Plan and Direct Plan. Each Plan offers following Options:

Options	Default Option/ Frequency	Frequency*	Record Date*
Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-	-
Income Distribution cum capital withdrawal (IDCW)	Daily IDCW Reinvestment Option in case Daily/Weekly/Fortnightly/ Monthly IDCW Option is not indicated.		
• Daily-IDCW Reinvestment	IDCW Reinvestment in case Payout or Reinvestment is not indicated	Daily	Daily - Every Day
• Weekly-IDCW Payout and IDCW Reinvestment		Weekly	Weekly - Every Monday
• Fortnightly - IDCW Payout and IDCW Reinvestment		Fortnightly	Fortnightly - Alternate Monday
Monthly • IDCW Payout and IDCW Reinvestment		Monthly	Monthly - 15th of the month

In case investor opts for IDCW Payout Option but does not indicate the IDCW Frequency then, the default IDCW Frequency would be Monthly \*or immediately succeeding Business Day if that is not a Business Day. The Trustee/AMC reserves the right to change the frequency/ record date from time to time.

The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCW and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The IDCW will be due to only those Unit Holders whose names appear in the register of Unit Holders in the IDCW option of the Scheme on the record date.

The Trustee reserve the right to introduce/modify investment Plans/Options under the Scheme at a future date in accordance with SEBI (MF) Regulations.

All plans/options will have a common portfolio.

Direct Plan is only for the investors who purchase/subscribe Units in the Scheme directly with the Fund (i.e. Investments not routed through AMFI Registration Number (ARN) Holder. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund (except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors.

**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. 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.

**Liquidity:**

The Scheme offers Units for Subscription and Redemption at NAV based prices on all Business Days on an ongoing basis, commencing not later than 5 working days from the date of closure of NFO period. Under normal circumstances the AMC shall dispatch the Redemption proceeds within 10 working days from date of receipt of request from the Unit holder.

**Benchmark:** CRISIL Overnight Index

**Transparency/ NAV/ Portfolio Disclosure:**

The AMC will calculate and disclose the first NAV of the respective plans not later than 5 business days from the date of allotment of the respective plans. The Mutual Fund shall prominently disclose the Net asset value of the scheme on every business day under a separate head on the website of the AMC "www.shriramamc.in" as well as on AMFI's website "www.amfiindia.com" (by 11:00 p.m of the same day or by such other time limit as introduced by SEBI for uploading NAV from time to time). If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs. NAV shall be calculated on all business days. In addition, the NAV for all business days will be available at our Branch Offices. Further, Mutual Fund/ AMC shall extend facility of sending latest available NAVs to unit holders through SMS, upon receiving a specific request in this regard.

The Mutual Fund / AMC shall disclose portfolio (along with ISIN) of the Scheme on fortnightly basis (as on 15th & last day of each month) within 5 days of every fortnight and half yearly basis within 10 days of each half year (i.e. 31st March & 30th September) on website of Mutual Fund (www.shriramamc.in) and on the website of AMFI (www.amfiindia.com).

In case of Unitholders whose e-mail addresses are registered, the Mutual Fund / AMC shall send via e-mail fortnightly and half yearly statement of Scheme portfolio within 5 days from each fortnight and within 10 days from the close of each half-year, respectively.

Mutual Fund/ AMC shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its scheme portfolio on the AMC website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unit holder can submit a request for a physical or electronic copy of the statement of scheme portfolio. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.

Mutual Fund/ AMC shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unit holder.

**Load:** During New Fund Offer (NFO) period and on an ongoing basis

**Entry Load:** Not Applicable.

Pursuant to SEBI circular no. SEBI/IMD/ CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor.

**Exit Load:** NIL

**Transaction Charges:**

SEBI vide its circular no. Cir/IMD/DF/13/2011 dated 22 August 2011 has allowed mutual funds to levy a transaction charge on subscriptions of Rs.10,000 and above, which shall be deducted by the AMC from subscription amount and paid to the distributors.

**Minimum Application Amount:**

During New Fund Offer period & on an Ongoing basis: Rs. 5000/- and in multiples of Re. 1/- thereafter

**Minimum Additional Purchase Amount:**

Rs. 1000/- and in multiples of Re. 1/- thereafter.

Note: In accordance with the regulatory requirement, the minimum application amount and minimum redemption amount will not be applicable for investment made in schemes of the Fund in compliance with the SEBI circular no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 read along with SEBI circular no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/629 dated September 20, 2021.

**New Fund Offer Expenses:** New fund offer expenses will be borne by the AMC.

**New Fund Offer Price:** Rs.10/-per Unit

**Ongoing Sales/Repurchases:** The Shriram Mutual Fund will allot units or refund of money and dispatch statements of accounts or refund order within 5 business days from the closure of the NFO. Ongoing Sales and Repurchase of the units of the scheme will start within 5(five) Business Days from the date of allotment of the Units.

**Life of scheme:** The scheme, being an open ended scheme, has perpetual duration.

**Applicability of Stamp Duty on Mutual Fund Transactions:** Unitholders are requested to note that, pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020, issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019, issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions, with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase/switch in transactions (including Reinvestment of Income Distribution cum capital withdrawal option) to the unitholders would be reduced to that extent.

**Disclosure of Risk-o-Meter:** The AMC will evaluate the Risk-o-Meter on a monthly basis and shall disclose the same along with the portfolio disclosure. Any change in the risk-o-meter will be communicated by way of Notice-cum- Addendum and by way of an email / SMS to the Unit holders of the Scheme.

## I. INTRODUCTION

### A. RISK FACTORS

#### **Standard Risk Factors:**

1. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
2. As the price/ value/ interest rates of the securities in which the scheme investment fluctuates, the value of your investment in the scheme may go up or down depending on the various factors and forces affecting the capital markets and money markets.
3. Past performance of the Sponsor/ AMC/ Mutual Fund does not indicate or guarantee the future performance of the scheme of the Mutual Fund.
4. Shriram Overnight Fund is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme, its future prospects or the returns. Investors therefore are urged to study the terms of the Offer documents carefully and consult their tax and Investment Advisor before they invest in the Scheme.
5. The Sponsor is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs.1Lakh made by it towards setting up the Fund.
6. The present scheme is not a guaranteed or assured return scheme.
7. There is no assurance or guarantee that the objective of the mutual fund will be achieved.
8. Mutual Fund Investments are subject to market risks, read all scheme related document carefully.

#### **Scheme Specific Risk Factors:**

Some of the specific risk factors related to the Scheme include, but are not limited to the following:

##### (i) **INTEREST RATE RISK**

As with all debt securities, changes in interest rates will affect the NAVs of the Scheme as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long term securities generally fluctuate more in response to interest rate changes than of shorter-term securities. Interest rate movements in the Indian debt markets can be volatile leading to the possibility of large price movements up or down in debt and money market securities and thereby to possibly large movements in the NAV.

##### (ii) **LIQUIDITY OR MARKETABILITY RISK**

This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of some of these investments. Different segments of the Indian financial markets have different settlement periods, and such periods may be extended significantly by unforeseen circumstances. The length of time for settlement may affect the Scheme in the event it has to meet an inordinately large number of redemption or of restructuring of the Scheme's investment portfolio.

##### (iii) **CREDIT RISK**

Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security). Because of this risk, debentures are sold at a yield spread above those offered on treasury securities which are sovereign obligations and generally considered to be free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default.

##### (iv) **Price Risk**

Government securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which government raises new money and/or the price levels at which the market is already dealing in existing securities. The price-risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.

##### (v) **Reinvestment Risk**

This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.

##### (vi) **Rating Migration Risk**

Fixed income securities are exposed to rating migration risk, which could impact the price on account of change in the credit rating. For example: One notch downgrade of a AAA rated issuer to AA+ will have an adverse impact on the price of the security and vice-versa for an upgrade of a

AA+ issuer.

**(vii) Risks associated with investing in Tri Party Repo through CCIL (TREPS)**

The mutual fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. CCIL maintains prefunded resources in all the clearing segments to cover potential losses arising from the default member. In the event of a clearing member failing to honor his settlement obligations, the default Fund is utilized to complete the settlement. The sequence in which the above resources are used is known as the "Default Waterfall". As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members.

Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

However, it may be noted that a member shall have the right to submit resignation from the membership of the Security segment if it has taken a loss through replenishment of its contribution to the default fund for the segments and a loss threshold as notified have been reached. The maximum contribution of a member towards replenishment of its contribution to the default fund in the 7 days (30 days in case of securities segment) period immediately after the afore-mentioned loss threshold having been reached shall not exceed 5 times of its contribution to the Default Fund based on the last re-computation of the Default Fund or specified amount, whichever is lower. Further, it may be noted that, CCIL periodically prescribes a list of securities eligible for contributions as collateral by members. Presently, all Central Government securities and Treasury bills are accepted as collateral by CCIL. The risk factors may undergo change in case the CCIL notifies securities other than Government of India securities as eligible for contribution as collateral.

**(viii) Risks associated with transaction in Units through stock exchange(s)**

In respect of transaction in Units of the Scheme through BSE and/or NSE, allotment and redemption of Units on any Business Day will depend upon the order processing / settlement by BSE and / or NSE and their respective clearing corporations on which the Fund has no control.

**(ix) Risk associated with Repo Transactions**

The Scheme may be exposed to counter party risk in case of repo lending transactions in the event of the counterparty failing to honor the repurchase agreement. However in repo transactions, the collateral may be sold and a loss is realized only if the sale price is less than the repo amount. The risk is further mitigated through over-collateralization (the value of the collateral being more than the repo amount).

**(x) Risks associated with Repo Transactions in Corporate Debt Securities**

The Scheme may be exposed to counter party risk in case of repo transactions in the event of the counterparty failing to honor the repurchase agreement. However in repo transactions, the collateral may be sold and a loss is realized only if the sale price is less than the repo amount. The risk may be further mitigated through over-collateralization (the value of the collateral being more than the repo amount). Further, the liquidation of underlying securities in case of counterparty default would depend on liquidity of the securities and market conditions at that time. It is endeavored to mitigate the risk by following an appropriate counterparty selection process, which include their credit profile evaluation and over-collateralization to cushion the impact of market risk on sale of underlying security.

**(xi) Performance Risk**

Performance risk refers to the risk of a scheme being unable to generate returns matching / above the returns of the scheme's benchmark. It would also mean the scheme underperforming against its peer set of other mutual fund schemes having similar portfolios, scheme classification, objective, benchmark and asset allocation. The performance risk is a function of various variables which include interest rate movement and the associated price movement of the invested debt/money market instruments, the duration risk, the credit quality movement and the liquidity of the invested instruments. These risks could arise due to a variety of market and economic activities, government policies, global economic changes, currency fluctuations, tax policies, political changes, corporate actions and investors' behavior.

**(xii) Some of the other risks of investing in debt and money market securities are**

- Different types of fixed income securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated.
- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated securities offering higher yields as well as zero coupon securities that offer attractive yields. This may increase the absolute level of risk of the portfolio.
- As zero coupon securities does not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio.
- Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. The AMC may choose to invest in unlisted securities that offer attractive yields. This may increase the risk of the portfolio.
- The Scheme at times may receive large number of redemption requests, leading to an asset-liability mismatch and therefore, requiring the investment manager to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.
- Scheme performance may differ from the benchmark index to the extent of the investments held in the debt segment, as per the investment pattern indicated under normal circumstances.
- Investment in unrated instruments may involve a risk of default or decline in market value higher than rated instruments due to adverse economic and issuer-specific developments. Such investments display increased price sensitivity to changing interest rates and to a deteriorating economic environment. The market values for unrated investments tends to be more volatile and such securities tend to be less liquid than rated debt securities
- Changes in government policy in general and changes in tax benefits applicable to Mutual Funds may impact the returns to investors in the Schemes.
- The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Scheme portfolio due to the extraneous factors that may impact liquidity would result, at times, in potential losses to the Scheme, in case of a subsequent decline in the value of securities held in the Scheme portfolio.

**B. RISK MITIGATION MEASURES FOLLOWED:**

Risk management is an integral part of the investment process. In line with SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016 and SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2019/104 dated October 01, 2019, the AMC incorporates adequate safeguards for controlling risks in the portfolio construction process, which would be periodically evaluated. Online monitoring of various exposure limits are done by the Front Office System. The system incorporates all the investment restrictions as per SEBI guidelines and 'soft' warning alerts at appropriate levels for preemptive monitoring. The system also enables identifying & measuring the risk through various risk measurement tools and analyzes the same so as to act in a preventive manner. In addition to minimize the major risks for equity & debt schemes, the following steps are taken

**Credit Risk:** Risk of investing in unsustainable / weak companies

- In depth credit evaluation of the money market and debt instruments (other than GSecs) proposed to be invested in.
- Issuer wise and Industry wise exposure limits.

**Liquidity Risk:** High impact cost at the time of buying/selling

- Focus on good quality paper having good liquidity in the market at the time of portfolio construction.
- Asset-Liability management

**Volatility risks:** There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification.

**Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Schemes are reinvested. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed. Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.

#### **C. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME**

The Scheme(s)/Plan(s) shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme(s)/Plan(s) (at portfolio level). However, if such limit is breached during the NFO of the Scheme, the Fund will endeavour to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme / Plan(s) does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme / Plan(s) shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall be complied within each subsequent calendar quarter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

#### **D. REQUIREMENT OF MINIMUM AVERAGE ASSETS UNDER MANAGEMENT (AUM)**

The Scheme shall maintain an average AUM of Rs. 20 crore on half yearly rolling basis. In case, the average AUM falls below Rs. 20 crore, the AMC shall scale up the AUM of such Scheme within a period of six months so as to maintain the average AUM of Rs. 20 crore on half yearly rolling basis, failing which the Scheme shall be wound up in accordance with the provisions of Regulation 39 (2) (c) of SEBI (Mutual Funds) Regulations, 1996 as amended from time to time.

#### **E. SPECIAL CONSIDERATIONS**

- Prospective investors should study this Scheme Information Document and Statement of Additional Information carefully in its entirety and should not construe the contents hereof as advice relating to legal, taxation, financial, investment or any other matters and are advised to consult their legal, tax, financial and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, before making a decision to invest/redeem/hold Units.
- Neither this Scheme Information Document ("SID"), SAI nor the Units have been registered in any jurisdiction. The distribution of this Scheme Information Document or Statement of Additional Information in certain jurisdictions may be restricted or totally prohibited to registration requirements and accordingly, persons who come into possession of this Scheme Information Document or Statement of Additional Information are required to inform themselves about and to observe any such restrictions and/ or legal compliance requirements.
- The AMC, Trustee or the Mutual Fund have not authorized any person to issue any advertisement or to give any information or to make any representations, either oral or written, other than that contained in this Scheme Information Document or the Statement of Additional Information or as provided by the AMC in connection with this offering. Prospective Investors are advised not to rely upon any information or representation not incorporated in the Scheme Information Document or Statement of Additional Information or as provided by the AMC as having been authorized by the Mutual Fund, the AMC or the Trustee.
- Redemption due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any such tax consequences that may arise due to such Redemptions.
- The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Scheme is wound up for the reasons and in the manner provided in Statement of Additional Information.
- The tax benefits described in this Scheme Information Document and Statement of Additional Information are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India as on the date of this Scheme Information Document and the Unit holders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unit holder is advised to consult his / her own professional tax advisor.
- The Mutual Fund may disclose details of the investor's account and transactions there under to those intermediaries whose stamp appears on the application form or who have been designated as such by the investor. In addition, the Mutual Fund may disclose such details to the bankers, as may be necessary for the purpose of effecting payments to the investor. The Fund may also disclose such details to regulatory and statutory authorities/bodies as may be required or necessary.
- In case the AMC or its Sponsor or its Shareholders or their affiliates/associates or group companies make substantial investment, either directly or indirectly in the Scheme. Redemption of Units by these entities may have an adverse impact on the performance of the Scheme. This may also affect the ability of the other Unit holders to redeem their units.
- Pursuant to the provisions of Prevention of Money Laundering Act, 2002, if after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, on failure to provide required documentation, information, etc. by the Unitholder/ investor, the AMC shall have absolute discretion to report such suspicious transactions to FIU-IND and / or to freeze the folios of the Unitholder/ investor(s), reject any application(s) / redemptions / allotment of units and effect mandatory redemption of unit holdings of the investor(s) at the applicable NAV subject to payment of exit load, if any
- The need to Know Your Customer (KYC) is vital for the prevention of money laundering. The Trustee / AMC may seek information or obtain and retain documentation used to establish identity. It may re-verify identity and obtain any missing or additional information for this purpose. The Trustee / AMC shall have absolute discretion to reject any application or prevent further transactions by a Unit holder, if after due diligence, the Investor / Unit holder / a person making the payment on behalf of the Investor does not fulfill the requirements of the Know Your Customer (KYC).
- As the liquidity of the Scheme investments may sometimes be restricted by trading volumes and settlement periods, the time taken by the Fund for Redemption of Unit may be significant in the event of an inordinately large number of Redemption Requests or of a restructuring of the Scheme portfolio. In view of this, the Trustee has the right, in its sole discretion, to limit redemptions under certain circumstances - please refer to the paragraph "Right to Limit Redemptions".



## F. DEFINITIONS.

“AMC” or “Asset Management Company” or “Investment Manager”	Shriram Asset Management Company Limited incorporated under the provisions of the Companies Act, 1956 and approved by Securities and Exchange Board of India to act as the Asset Management Company for the scheme(s) of Shriram Mutual Fund.
Applicable NAV and Cut-off time	Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable.
ASBA Application Form	ASBA is an application containing an authorization to a Self Certified Syndicate Bank (SCSB) to block the application money in the bank account maintained with the SCSB, for subscribing to an issue.
Allotment Date	The date on which the units of Mutual Funds are allotted to the successful applicants from time to time and includes allotment made pursuant to the New Fund Offer.
“ARN Holder” / “AMFI registered Distributors”	Intermediary registered with Association of Mutual Funds in India (AMFI) to carry out the business of selling and distribution of mutual fund units and having AMFI Registration Number (ARN) allotted by AMFI.
Business Day	<p>A day other than</p> <ol style="list-style-type: none"> <li>1) A Saturday or Sunday; or</li> <li>2) A day on which Banks in Mumbai or the Reserve Bank of India are closed; or</li> <li>3) A day on which there is no RBI clearing/settlement of securities; or</li> <li>4) A day on which both the Stock Exchanges, Bombay Stock Exchange Limited and the National Stock Exchange of India Limited are closed, whether or not the banks are open; or</li> <li>5) A day on which Purchase and Redemption of Units is suspended or a book closure period is announced by the Trustee/ AMC; or</li> <li>6) A day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time.</li> </ol> <p>Provided that the days when the banks in any location where the AMC's branch offices are located, are closed due to a local holiday, such days will be treated as non Business Days at such branches for the purposes of accepting fresh subscriptions. However, if the branch offices in such locations are open on such local holidays, then redemption and switch requests will be accepted at those branches, provided it is a Business Day for the Scheme on an overall basis.</p> <p>“Business Day” does not include a day on which the Money Markets are closed or otherwise not accessible.</p> <p>The AMC reserves the right to declare any day as a Business day or otherwise at any of the Investor Service Centers of the AMC/Official Points of Acceptance.</p>
Business Hours	Presently 10.00 a.m. to 5.00 p.m. on any Business Day or such other time as may be applicable from time to time.
Credit Rating Agency	Credit Rating Agency means a body corporate which is engaged in, or proposes to be engaged in, the business of rating of securities offered by way of public or rights issue under the SEBI (Credit Rating Agencies) Regulations, 1999.
Credit Risk	Risk of default in payment of principal or interest or both.
Custodian	A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996, which for the time being is Stock Holding Corporation of India Limited, Mumbai (for the securities to be held by the Scheme).
Date of Application	The date of receipt of a valid application complete in all respect for subscription / redemption of Units of this scheme by Shriram Mutual Fund at its various offices/branches or the designated centers of the Registrar.
Debt Instruments	Debt instruments includes all debt securities issued by entities such as banks, companies, public sector undertakings, municipal corporations, body corporate, central government securities, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time.
Depository	Depository as defined in the Depositories Act, 1996 (22 of 1996).
Depository Participant	'Depository Participant' means a person registered as such under sub-section (1A) of section 12 of the Securities and Exchange Board of India Act, 1992.
Derivative	Financial contracts of pre-determined fixed duration like stock futures/options and index futures and options whose values are derived from the value of underlying primary financial instruments/factors such as: interest rates, exchange rates, commodities, and equities.
IDCW	Income distribution cum capital withdrawal by the Mutual Fund on the Units.
Distributor	Such persons/firms/ companies/ corporates who fulfill the criteria laid down by SEBI/AMFI from time to time and as may be appointed by the AMC to distribute/sell/market the Schemes of the Fund.
Entry Load	Entry Load means a one-time charge that the investor pays at the time of entry into the scheme. (Not Applicable)
Equity Related Instruments	“Equity Related Instruments” includes convertible bonds and debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and any other like instrument.
Exit Load	A charge paid by the investor at the time of exit from the scheme.
FII or Foreign Institutional Investor	Foreign Institutional Investor, registered with SEBI under the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995, as amended from time to time.
“Floating Rate Debt Instruments”	Floating rate debt instruments are debt securities issued by Central and / or State Government, corporates or PSUs with interest rates that are reset periodically. The periodicity of the interest reset could be daily, monthly, quarterly, half-yearly, annually or any other periodicity that may be mutually agreed with the issuer and the Fund. The interest on the instruments could also be in the nature of fixed basis points over the benchmark gilt yields.
“Foreign Securities”	ADRs / GDRs/ equity / debt securities of overseas companies listed on the recognized stock exchanges overseas or other securities as may be specified and permitted by SEBI and/or RBI from time to time.

Gilt/Govt. Securities	Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government Securities as defined in the Public Debt Act, 1944, as amended or re-enacted from time to time.
Investment Management Agreement	Investment Management Agreement dated 16th September 1994 entered into between the Fund (acting through the Trustee) and the AMC and as amended up to date, or as may be amended from time to time.
Investor	Investor means an Individual or a non-Individual, as permitted under SEBI (MF) Regulations to invest in mutual fund schemes, making an application for subscription or redemption of units in the Schemes of the Mutual Fund.
Main Portfolio	Scheme portfolio excluding the Segregated Portfolio.
Minor	'Minor' means a person who has not completed the age of eighteen years under the provisions of the Indian Majority Act 1875 as amended from time to time.
Money Market Instruments	Commercial Papers, Commercial Bills, Treasury Bills, Government Securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills and any other like instruments as specified by the Reserve Bank of India from time to time.
The Fund or Mutual Fund	Shriram Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882.
Mutual Fund Regulations/ Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended up to date, and such other regulations as may be in force from time to time.
NAV	Net Asset Value of the Units of the Scheme (including Plans there under) calculated in the manner provided in this Document and as prescribed by the SEBI (Mutual Funds) Regulations, 1996 from time to time.
NAV related price	The Repurchase Price calculated on the basis of NAV and is known as the NAV related price. The Repurchase Price is calculated by deducting the exit load factor (if any) from the NAV.
New Fund Offer	Offer of the Units of scheme under Shriram Overnight Fund during the New Fund Offer Period.
New Fund Offer Period	The dates on or the period during which the initial subscription to Units of the Scheme can be made. New Fund Offer Period for the scheme will be announced at the time of the launch subject to the earlier closure, if any; such offer period not being more than 15 days.
NRI or Non-Resident Indian	Person resident outside India who is either a citizen of India or a Person of Indian Origin.
Official Points of Acceptance	Places, as specified by AMC from time to time where application for subscription / redemption / switch will be accepted on ongoing basis.
Person of Indian Origin	A citizen of any country other than Bangladesh or Pakistan, if (a) he at any time held an Indian passport; or (b) he or either of his parents or any of his grandparents was a citizen of India by virtue of Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or person referred to in sub-clause (a) or (b).
Qualified Foreign Investor (QFI)	Qualified Foreign Investor A Person who is a resident in a country that is a member of Financial Action Task Force (FATF) or a member of a group which is a member of FATF; and resident in a country that is a signatory to the International Organization of Securities Commissions (IOSCO) Multilateral Memorandum Of Understanding (Appendix A signatories) or resident in a country that is a signatory to a bilateral Memorandum Of Understanding with SEBI : Provided that such person is not resident in India, Provided further that such person is not registered with SEBI as Foreign Institutional Investor or Sub-account. Explanation - For the purposes of this definition : (1) the term "Person" shall carry the same meaning under Section 2(31) of the Income Tax Act, 1961 (2) the phrase "resident in India" shall carry the same meaning as in the Income Tax Act, 1961 (3) "resident" in a country, other than India, shall mean resident as per the direct tax laws of that country.
Reserve Bank of India [RBI]	Reserve Bank of India established under the Reserve Bank of India Act, 1934.
Rating	Rating means an opinion regarding securities, expressed in the form of standard symbols or in any other standardized manner, assigned by a Credit Rating Agency and used by the issuer of such securities, to comply with any requirement of the SEBI (Credit Rating Agencies) Regulations, 1999.
Registrar & Transfer Agent or RTA or R&T	Computer Age Management Services Limited, having their registered office at New No. 10, Old No. 178, M. G. R. Salai, Nungambakkam, Chennai- 600 034, registered under the SEBI (Registrar to an Issue and Share Transfer Agent) Regulations, 1993, appointed as the registrar and transfer agent for the Mutual Fund, or any other registrar that may be appointed by the AMC from time to time.
Repo / Reverse Repo	Sale/purchase of securities as may be allowed by RBI from time to time with simultaneous agreement to repurchase/resell them respectively at a later date.
Repurchase/Redemption	Redemption of Units of the Scheme in the manner as specified in this document.
Scheme	Shriram Overnight Fund
SAI or Statement of Additional Information	The document issued by Shriram Mutual Fund containing details of Shriram Mutual Fund, its constitution, and certain tax, legal and general information. SAI is legally a part of the SID.
Sale or Subscription	Purchase of units in the Scheme in the manner as specified in this document.
Securities	Include shares, scrips, stocks, etc. notes, bonds, debentures, debenture stock, warrants, etc., futures, options, derivatives, etc. or other transferable securities of a like nature in or of any incorporated company or other body corporate, Gilts / Government securities, Mutual Fund units, Money Market Instruments like Call Deposit, Commercial Paper, Treasury Bills etc. such other instruments as may be declared by GOI and/or SEBI and/or RBI and/or any other regulatory authority to be securities, and rights or interest in securities.

Segregated Portfolio	A portfolio, comprising of debt or money market instrument affected by a Credit Event that has been segregated in the Scheme. <i>Note: Creation of Segregated Portfolio shall be optional and at the discretion of the AMC.</i>
SID or Scheme Information Document	This document issued by Shriram Mutual Fund setting forth concisely the information about offering of Units by the Scheme and terms of offer for subscription/redemption that a prospective investor ought to know before investing.
SEBI	Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992.
SEBI (MF) Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 for the time being in force and as amended from time to time.
Sponsor or Settlor	Shriram Credit Company Limited.
Statement of Account	A non-transferable statement indicating the number of units held by the investor on a particular date.
"Stock Lending"	Lending of securities to another person or entity for a fixed period of time, at a negotiated compensation in order to enhance returns of the portfolio.
Switch	Redemption of a unit in any scheme (including the plans / options therein) of the Mutual Fund against purchase of a unit in any other open-ended scheme (including plans / options therein) of the Mutual Fund, subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched.
Total Portfolio	Scheme portfolio including the securities affected by the Credit Event
Tracking error	The extent to which the NAV of the scheme moves in a manner inconsistent with the movements of the Scheme's benchmark on any given day or over any given period of time.
TREPS	Triparty repo on Government securities or treasury bills
Trust Deed	The Trust Deed entered into on 27th May, 1994 between the Sponsor and the Trustee, as amended up to date, or as may be amended from time to time.
Trustee Company/Board of Trustees	Board of Trustees, Shriram Mutual Fund
Unit	The interest of the Unit holder which consists of each Unit representing one undivided share in the assets of the Scheme.
Unit Capital	The aggregate face value of the Units issued and outstanding under the Scheme.
Unit holder	A person holding Unit(s) in the Scheme offered under this document.

#### G. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that :

- The Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- All legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.
- The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- The contents of the Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.

For Shriram Asset Management Company Limited  
Sd/-

Place : Chennai

Date : October 28, 2022

Name : Rohit Kumar Chawda

Chief Operating Officer

#### II. INFORMATION ABOUT THE SCHEME

##### A. TYPE OF THE SCHEME

An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk

##### B. INVESTMENT OBJECTIVE OF THE SCHEME

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.

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.

##### C. ASSET ALLOCATION PATTERN

Under normal circumstances, the anticipated asset allocation pattern of the Scheme would be as under:

	Indicative Allocation		Risk Profile
	Minimum	Maximum	
Debt & Money Market Instruments* ^ ^ ^ s with residual maturity not greater than 1 business day	0%	100%	Low

\*instruments with residual maturity not greater than 1 business day, including money market instruments<sup>^</sup>, TREPS<sup>§</sup> / reverse repo, debt instruments<sup>^^</sup>, including floating rate instruments, with overnight maturity.

<sup>^</sup> Commercial papers, commercial bills, treasury bills, Government securities, call or notice money, certificate of deposit, usance bill and any other like instruments as specified by the Reserve Bank of India from time to time.

<sup>^^</sup> Debt instruments would include all debt securities issued by entities such as banks, companies, public sector undertakings, municipal corporations, body corporates, central government securities, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time.

<sup>§</sup> or similar instruments as may be permitted by RBI/SEBI.

The Cumulative Gross Exposure across Overnight Securities or Debt Instruments and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash Equivalent shall consist of Government Securities-Bills & Repo on Government Securities.

The Scheme shall not invest in foreign securities.

The scheme shall not invest in Derivatives, Securitized Debt, Debt with structured obligations / credit enhancements, Debt instruments with special features as per SEBI circular dated March 10, 2021.

The scheme shall not park funds pending deployment in short term deposits of scheduled commercial banks.

In accordance with SEBI Circular No. CIR/IMD/DF/24/2012 dated November 19, 2012, SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/35 dated February 15, 2016, SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/68 dated August 10, 2016, & SEBI Circular No. SEBI/HO/IMD/DF2/ CIR/P/2017/14 dated February 22, 2017 and SEBI Circular No. SEBI/HO/IMD/DF2/CIR /P/2019 /104 dated October 01, 2019, total exposure of debt schemes of mutual funds in a particular sector (excluding investments in Bank CDs, TREPS, G-Secs, TBills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme; Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the Scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs);.

Further, an additional exposure of 5% of the net assets of the scheme shall be allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 20% of the net assets of the Scheme.

#### **Changes in Investment Pattern:**

As per the SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, there will not be any rebalancing done in case of overnight fund scheme and that the portfolio will align to the asset allocation as stated in the asset allocation table above at all times.

#### **How this scheme is different from the existing open ended debt schemes of Shriram Mutual Fund**

Shriram Mutual Fund does not have any existing debt oriented scheme, hence this is currently not applicable.

**Overview of Debt Market:** The major players in the Indian Debt Markets today are banks, financial institutions, insurance companies and mutual funds. The instruments in the market can be broadly categorized as those issued by corporate, banks, financial institutions and those issued by state/central governments. The risk associated with any investments are – credit risk, interest rate risk and liquidity risk. While corporate papers carry credit risk due to changing business conditions, government securities are perceived to have zero credit risk. Interest rate risk is present in all debt securities and depends on a variety of macroeconomic factors. The liquidity risk in corporate securities market is higher compared to those of government securities. Liquidity in the corporate debt market has been improving due to the entry of more players and due to various measures taken by the regulators in this direction over a period of time. SEBI's directive of a compulsory rating by a rating agency for any [public issuance over 18 months is a case in point. In times to come, dematerialization, entry of private insurance companies and growth of fixed income mutual funds are expected to enhance liquidity in corporate debt market.

#### **D. WHERE WILL THE SCHEME INVEST?**

The Scheme will retain the flexibility to invest in the entire range of debt and money market instruments with overnight maturity.

Subject to the Regulations, the debt and money market instruments could be privately placed, secured, unsecured, rated or unrated.

The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed.

Negative list:

The Scheme will not invest/ have exposure in the following:

1. Credit default swaps
2. Short Selling
3. Equity Linked Debentures
4. Foreign Securities
5. Derivatives
6. Stock Lending
7. Debt securities/Money Market Instruments having structured obligations (SO rating) and/or credit enhancements (CE rating).

#### **Investments in other schemes:**

The scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investments made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.

#### **E. WHAT ARE THE INVESTMENT STRATEGIES?**

##### **i. Investment Strategy**

The funds will be invested in Debt & Money Market Instruments (with residual maturity not greater than 1 business day,) offering reasonable liquidity and returns, with risk perceived by the Investment Manager. Investments under the Scheme would be made predominantly in TREPS (Tri party Repo Dealing and Settlement), overnight reverse repos and fixed income securities/instruments with overnight maturity. The portfolio will be constructed and managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement.

##### **Scheme Specific Investment Strategy**

The Scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. An appropriate mix of cash and money

market securities will be used to achieve this. The Scheme will invest in Debt and money market securities getting matured on next business day. Money Market securities include cash and cash equivalents.

The AMC may consider the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of rating agencies. In addition, the investment team of the AMC will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed.

#### **Procedure for taking investment decisions**

The investment policy of the AMC has been approved by the Boards of the AMC and Trustees. At the strategic level, the broad investment philosophy of the AMC and the authorized exposure limits are spelt out in the Investment Policy of the Mutual Fund and the SEBI Regulations. During trading hours, the Fund Manager/s have the discretion to take investment decisions for the Scheme within the limits defined in the SEBI Regulations and the Investment Policy of the Mutual Fund. The designated Fund Manager of the Scheme will be responsible for taking day-to-day investment decisions and will inter-alia be responsible for asset allocation, security selection and timing of investment decisions.

#### **Portfolio Turnover Policy -**

The Scheme will endeavour to keep the portfolio turnover at a minimum. However the portfolio turnover ratio may vary as the Scheme may change the portfolio according to the stated Asset Allocation to align itself with the objectives of the Scheme. In the debt market, trading opportunities may arise due to changes in interest rate policy announced by the Reserve Bank of India, shifts in the yield curve, credit rating changes or any other factors where in the opinion of the fund manager there is an opportunity to enhance the total return of the portfolio.

#### **NOTE**

It must be clearly understood that the above referred portfolio strategies are not absolute, and that they can vary substantially depending upon the Fund Manager's perception as to whether the stock/debt market is in an overheated state or has fallen well below a level they consider appropriate taking into account the factors prevailing at that time, the intent being to protect the Unitholders interest, especially the NAV of the Fund.

The Fund Manager/s may, from time to time, at his/her/their absolute discretion review and modify the strategy, provided such modification is in accordance with SEBI Regulations.

## **F. FUNDAMENTAL ATTRIBUTES**

The following are the Fundamental Attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

### **(i) Type of the scheme**

An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

### **(ii) Investment Objective**

(a) Main 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.

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.

(b) Investment pattern

Please refer to section "Asset Allocation Pattern" on page no. 7

### **(iii) Terms of Issue**

- Liquidity Repurchase/Resale is at Net Asset Value (NAV) related prices with repurchase/resale loads as applicable (within limits) as specified under SEBI Regulations 1996, the repurchase price shall not be lower than 95% of the NAV.
- Listing is not envisaged as the Scheme is an open-ended Scheme, with the Fund providing for sales and repurchase on a continuous basis.
- Aggregate fees and expenses charged to the scheme - Please refer section "IV FEES AND EXPENSES" for details.
- The Scheme does not provide any safety net or guarantee nor does it provide any assurance regarding the realization of the investment objective of the scheme or in respect of declaration of IDCW.

## **Changes in Fundamental Attributes**

In accordance with Regulation 18(15A) of the SEBI(MF) Regulations, the In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) there under or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) there under and affect the interests of Unitholders is carried out unless:

- (i) Trustees have comments of the Board before bringing such change(s).
- (ii) A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- (iii) The Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

## **G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?**

### **Benchmark Index**

CRISIL Overnight Index

### **Justification for use of benchmark**

The Scheme intends to invest predominantly in overnight debt and money market instruments which are mainly captured by benchmark index. Hence, the benchmark 'CRISIL Overnight Index' is an appropriate benchmark for the Scheme. The performance will be benchmarked to the Total Returns Variant of the Index.

The Trustee reserves the right to change the benchmark for evaluation of performance of the Scheme from time to time in conformity with the investment objectives and appropriateness of the benchmark subject to SEBI (MF) Regulations, and other prevailing guidelines, if any.

## H. WHO MANAGES THE SCHEME?

Name	Age	Qualification	Schemes under Management	Experience
Mr. Deepak Ramaraju	44 Years	Bachelor of Engineering - (BE - Chemical Engineering)	Shriram Hybrid Equity Fund Shriram Flexi Cap Fund Shriram Long Term Equity Fund Shriram Balanced Advantage Fund Shriram Overnight Fund	Mr. Deepak Ramaraju comes with a diverse experience of over 20 years. He is a chemical engineer by academic background. Prior to joining Shriram Asset Management Company Ltd., Mr. Deepak was advising Sanlam Group of South Africa on their India focused fund and was part of their global equity research team. He has been associated with equity markets for the past 16 years and prior to that Mr. Deepak was a researcher and co inventor at GE India Technology Center, Bangalore with 10 patents as co-inventor to his credit.
Ms. Gargi Bhattacharyya Banerjee	43 Years	MBM, B.Sc	Shriram Hybrid Equity Fund Shriram Flexi Cap Fund Shriram Long Term Equity Fund Shriram Balanced Advantage Fund Shriram Overnight Fund	Ms. Gargi Bhattacharyya Banerjee has an experience of over 21 years in her professional career. She joined as Research Manager in Shriram Asset Management Company Limited in November 2012. Prior to joining Shriram Asset Management Company Limited, she has held the key positions (Research Head) with Zacks Research Private Limited and Shriram Insight Share Brokers Limited.

## I. WHAT ARE THE INVESTMENT RESTRICTIONS?

### i. Investment restrictions

Investment restrictions as contained in the Seventh Schedule to SEBI (Mutual Funds) Regulations, 1996 and applicable to the Scheme is provided below -

1. The scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and Board of Directors of the asset management company.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and triparty repo on Government securities or treasury bills.

Provided further that investments within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the Board.

Provided further that such limit shall not be applicable for investments in case of debt exchange traded funds or such other funds as may be specified by the Board from time to time.

2. The scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments.

Provided that the scheme may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the Board from time to time.

Provided further that the scheme shall comply with the norms under this clause within the time and in the manner as may be specified by the Board from time to time.

Provided further that the norms for investments by mutual fund schemes in unrated debt instruments shall be specified by the Board from time to time.

3. No Mutual Fund under all its schemes should own more than 10% of any company's paid up capital carrying voting rights.
4. Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if,-
  - (a) Such transfers are done at the prevailing market price for quoted instruments on spot basis. In the absence of a traded price, price derived from the last valuation yield shall be used. [Explanation: - Spot basis shall have same meaning as specified by stock exchange for spot transactions;]
  - (b) The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
5. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments as specified under Clause 1 and 1A of Seventh Schedule to the Regulations.
6. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities.

Provided further that the mutual fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by the Board.

Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
7. No mutual fund scheme shall invest more than 10% of its NAV in the equity shares or equity related instruments of any company.
8. The Mutual Fund shall get the securities purchased or transferred in the name of the Mutual Fund on account of the concerned scheme, wherever investments are intended to be of long-term nature.
9. The scheme shall not park funds pending deployment in short term deposits of scheduled commercial banks.
10. The Scheme shall not make any investment in,-
  - (a) Any unlisted security of an associate or group company of the sponsor; or
  - (b) Any security issued by way of private placement by an associate or group company of the sponsor; or

(c) The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.

11. The Scheme shall not make any investment in any fund of funds scheme.
12. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of Repurchase/Redemption of Unit or payment of interest and/or IDCW to the Unit holder.
13. The mutual fund scheme shall not invest more than 5% of its NAV in the unlisted equity shares or equity related instruments.
14. 1. As per SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021 The cumulative gross exposure through equity, debt, derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme.
2. The Scheme shall not write options or purchase instruments with embedded written options. However, pursuant to the SEBI circular SEBI/HO/IMD/DF2/CIR/P/2019/17 dated January 16, 2019, the scheme shall write call options only under a covered call strategy subject to the conditions as mentioned in the said circular.

**Covered call Strategy:** Covered call is a strategy that combines owning underlying asset, along with the option contract of underlying asset. In this strategy we hold a long position in cash in a security and at the same time we writes (Sell) the call option on the same security to generate income through premiums. This strategy works well when market is looking mildly bullish or almost neutral and holding a underlying security is not looking to make good profit in near term, so we will sell call option to generate extra return from this underlying security.

**Risk and benefits of Covered Call Strategy:**

The benefit of this strategy is, when stock price doesn't move up then we will get the premium income, and when stock price falls then our loss will reduced to the extent of premium received.

The Risk of strategy is, when stock price moves beyond the strike price then our profit will be limited to strike price and premium received.

We can have an example to explain the risk and benefits of this strategy. Suppose we have 100 share of XYZ @ current spot price 100 Rs. We sold 100 call option at strike price of 110 and received 3 Rs as premium. Then there will be 3 scenarios -

**Scenario 1:** If share price doesn't move and remain constant. In this scenario option will not be exercised by the option buyer then we will make  $100 \times 3 = 300$ . If we don't have this strategy then we will make  $(100 - 100) \times 100 = 0$

**Scenario 2:** If share price move to 120 Rs. In this scenario option will be exercised by the option buyer then our profit =  $(110 - 100 + 3) \times 100 = 1300$ . If we don't have this strategy then we will make profit  $(120 - 100) \times 100 = 2000$  (So upside is limited)

**Scenario 3:** If share price move to 80 Rs In this scenario option will not be exercised by the option buyer then our loss =  $(80 - 100 + 3) \times 100 = 1700$ . If we don't have this strategy then we will make loss  $(80 - 100) \times 100 = 2000$  (So we will reduce the loss to the extent premium received)

The Scheme will comply with the other Regulations applicable to the investments of Mutual Funds from time to time.

All the investment restrictions will be applicable at the time of making investments. Apart from the Investment Restrictions prescribed under the Regulations, internal risk parameters for limiting exposure to a particular scrip or sector may be prescribed from time to time to respond to the dynamic market conditions and market opportunities.

15. The Scheme will comply with any other Regulations applicable to the investment of mutual funds from time to time.

ii. The AMC/Trustee may alter these above stated restrictions from time to time to the extent the Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.

**iii. Investments in other schemes**

According to the Clause 4 of Schedule 7 read with Regulation 44(1), of the SEBI (MF) Regulations, 1996: "A scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter- scheme investments made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund."

**iv. AMC's investments in the Scheme**

As per the amended regulations i.e. sub-regulation 16(A) in Regulation 25 of SEBI (Mutual Funds) Regulations, 1996 ('MF Regulations'), asset management companies ('AMCs') are required to invest such amount in such scheme(s) of the mutual fund, based on the risk associated with the scheme, as may be specified by the Board from time to time.

As per sub-regulation 17 in Regulation 25 of SEBI (Mutual Funds) Regulations, 1996 ('MF Regulations'), The asset management company shall not invest in any of its scheme, unless full disclosure of its intention to invest has been made in the offer documents, in case of schemes launched after the notification of Securities and Exchange Board of India (Mutual Funds) (Amendment) Regulations, 2011:

Provided that an asset management company shall not be entitled to charge any fee on its investment in that scheme.

The Trustee/AMC may alter these above stated restrictions of Section I - (What Are the Investment Restrictions) from time to time to the extent the SEBI (MF) Regulations change, so as to permit the Scheme(s) to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.

**SEGREGATION OF PORTFOLIO**

**Definitions**

- 'Segregated portfolio' shall mean a portfolio, comprising of debt or money market instruments affected by a credit event, that has been segregated in a mutual fund scheme.
- 'Main portfolio' shall mean the scheme portfolio excluding the segregated portfolio.
- 'Total portfolio' shall mean the scheme portfolio including the securities affected by the credit event. For sake of clarity, total portfolio is Main Portfolio plus Segregated Portfolio

AMC may create segregated portfolio in a mutual fund scheme subject to the following:

1. Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:
  - a. Downgrade of a debt or money market instrument to 'below investment grade', or
  - b. Subsequent downgrades of the said instruments from 'below investment grade', or
  - c. Similar such downgrades of a loan rating.
2. In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of segregated portfolio shall be based on issuer level credit events and implemented at the ISIN level.
3. Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time. Moreover, creation of segregated portfolio shall be optional and at the discretion of the Shriram Asset Management Company Limited (SAMCL/AMC).

Creation of segregated portfolio of unrated debt or money market instruments by mutual fund schemes of an issuer that does not have any outstanding rated debt or money market instruments, subject to the following:

- a. Segregated portfolio of such unrated debt or money market instruments may be created only in case of actual default of either the interest or principal amount.
- b. Asset Management Companies are required to inform AMFI immediately about the actual default by the issuer. Upon being informed about the default, AMFI shall immediately inform the same to all AMCs. Pursuant to dissemination of information by AMFI about actual default by the issuer, SAMCL may segregate the portfolio.

Portfolio of the scheme shall be segregated in accordance with requirements as prescribed by SEBI from time to time.

#### **Process for creation of segregated portfolio**

- 1) AMC shall decide on creation of segregated portfolio on the day of credit event/receipt of information about actual default of unrated debt or money market instruments (credit event). Once AMC decides to segregate portfolio, following process shall be followed to implement the decision to segregate portfolio:
  - i. immediately issue a press release disclosing the intention to segregate such debt and money market instrument and its impact on the investors. The mutual fund should also disclose that the segregation shall be subject to Trustee approval. Additionally, the said press release shall be prominently disclosed on the website of SAMCL.
  - ii. seek approval of Board of AMC and Board of Trustees of Shriram Mutual Fund prior to creation of the segregated portfolio.
  - iii. ensure that till the time the AMC and Trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription and redemption in the scheme shall be suspended for processing with respect to creation of units and payment on redemptions.
- 2) If the Trustee approval is received by SAMCL,
  - i. Segregated portfolio shall be effective from the day of credit event
  - ii. SAMCL shall issue a press release immediately with all relevant information pertaining to the segregated portfolio. The said information shall also be submitted to SEBI.
  - iii. An e-mail or SMS should be sent to all unit holders of the concerned scheme.
  - iv. The NAV of both segregated and main portfolio shall be disclosed from the day of the credit event.
  - v. All existing investors in the scheme as on the day of the credit event shall be allotted equal number of units in the segregated portfolio as held in the main portfolio.
  - vi. No redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests.
- 3) If the Trustees do not approve the proposal to segregate portfolio, AMC shall issue a press release immediately informing investors of the same and the scheme shall re-open for subscription and redemption.

#### **Valuation and processing of subscriptions and redemptions**

- a. Notwithstanding the decision to segregate the debt and money market instrument, the valuation as per the methodologies mentioned in the Valuation Policy should take into account the credit event and the portfolio shall be valued based on the principles of fair valuation (i.e. realizable value of the assets) in terms of the relevant provisions of SEBI (Mutual Funds) Regulations, 1996 and Circular(s) issued thereunder.
- b. All subscription and redemption requests for which NAV of the day of credit event or subsequent day is applicable will be processed as per the existing circular on applicability of NAV as under:
  - i. Upon trustees' approval to create a segregated portfolio
    - Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio.
    - Investors subscribing to the scheme will be allotted units only in the main portfolio based on its NAV.
  - ii. In case trustees do not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio.

#### **Disclosures**

In order to enable the existing as well as the prospective investors to take informed decision, the following shall be adhered to:

1. A statement of holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of the credit event shall be communicated to the investors within 5 working days of creation of the segregated portfolio.
2. Adequate disclosure of the segregated portfolio shall appear in all scheme related documents, in monthly and half-yearly portfolio disclosures and in the annual report of the mutual fund and the scheme.
3. The Net Asset Value (NAV) of the segregated portfolio shall be declared on daily basis.
4. The information regarding number of segregated portfolios created in a scheme shall appear prominently under the name of the scheme at all relevant places such as SID, KIM-cum-Application Form, advertisement, AMC and AMFI websites, etc.
5. The scheme performance required to be disclosed at various places shall include the impact of creation of segregated portfolio. The scheme performance should clearly reflect the fall in NAV to the extent of the portfolio segregated due to the credit event and the said fall in NAV along with recovery(ies), if any, shall be disclosed as a footnote to the scheme performance.
6. The disclosures at point 4 and 5 above regarding the segregated portfolio shall be carried out for a period of at least 3 years after the investments in segregated portfolio are fully recovered/ written-off.
7. The investors of the segregated portfolio shall be duly informed of the recovery proceedings of the investments of the segregated portfolio. Status update may be provided to the investors at the time of recovery and also at the time of writing-off of the segregated securities.

#### **TER for the Segregated Portfolio**

- a. No investment and advisory fees on the segregated portfolio shall be charged. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.
- b. The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.
- c. The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as referred in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996 as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the FTAMIL.
- d. The costs related to segregated portfolio shall in no case be charged to the main portfolio.

#### **Monitoring by Trustees**

In order to ensure timely recovery of investments of the segregated portfolio, trustees shall ensure that:

- i. The AMC puts in sincere efforts to recover the investments of the segregated portfolio.
- ii. Upon recovery of money, whether partial or full, it shall be immediately distributed to the investors in proportion to their holding in the segregated



portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio.

- iii. An Action Taken Report (ATR) on the efforts made by the AMC to recover the investments of the segregated portfolio is placed in every trustee meeting till the investments are fully recovered/ written-off.
- iv. The Trustees shall monitor the compliance of SEBI requirements and disclosure in this respect shall be made in half-yearly trustee reports filed with SEBI.

In order to avoid mis-use of segregated portfolio, the Trustees have ensured to have a mechanism in place to negatively impact the performance incentives of Fund Managers, Chief Investment Officers (CIOs), etc. involved in the investment process of securities under the segregated portfolio, mirroring the existing mechanism for performance incentives of the AMC, including claw back of such amount to the segregated portfolio of the scheme.

#### RISKS ASSOCIATED WITH SEGREGATED PORTFOLIO

##### Liquidity risk

- Investor holding units of a segregated portfolio may not able to liquidate their holding till the recovery of dues from the issuer.
- Listing of units of segregated portfolio in a recognized stock exchange does not necessarily guarantee its liquidity. There may not be active trading of units in the stock market. Further trading price of units in the stock market may be significantly lower than the prevailing NAV.

##### Credit risk

- Security which is part of a segregated portfolio may not realize any value.

##### Illustration of Segregated Portfolio

Portfolio Date	: 31-March-2022
Downgrade Event Date	: 31-March-2022
Downgrade Security	: 8.00% A Ltd from A- to C
Valuation Marked Down	: 50%

##### Portfolio on the date of credit event

Security	Rating	Type of Security	Qty	Price per Unit (INR)	Market Value (INR lakhs)
8.00% A Ltd*	CRISIL A-	NCD	25,000	49.552	12.39
7.80% B Ltd	CRISIL AAA	NCD	25,000	101.021	25.26
7.65% C Ltd	CRISIL AAA	NCD	21,000	100.022	21.00
8.10% D Ltd	CRISIL A-	NCD	30,000	99.548	29.86
Cash & Cash Equivalent					11.50
Net Assets (in lakhs)					100.01
Unit Capital (no. of units)					10,000
NAV per unit (INR)					1000.10

##### Main Portfolio as on 31st March, 2022

Security	Rating	Type of Security	Qty	Price per Unit (INR)	Market Value (INR lakhs)
7.80% B Ltd	CRISIL AAA	NCD	25,000	101.021	25.26
7.65% C Ltd	CRISIL AAA	NCD	21,000	100.022	21.00
8.10% D Ltd	CRISIL A-	NCD	30,000	99.548	29.86
Cash & Cash Equivalent					11.50
Net Assets (in lakhs)					87.62
Unit Capital (no. of units)					10,000
NAV per unit (INR)					876.20

##### Segregated Portfolio as on 31st March, 2022

Security	Rating	Type of Security	Qty	Price per Unit (INR)	Market Value (INR lakhs)
8.00% A Ltd*	CRISIL C	NCD	25,000	49.552	12.39
Net Assets (in lakhs)					12.39
Unit Capital (no. of units)					10,000
NAV per unit (INR)					123.90

\* Marked down by 50% on the date of credit event. Before marked down the security was valued at INR.99.105 per unit on the date of credit event i.e on 31st March, 2022, NCD of 8.00% A Ltd will be moved to a segregated portfolio

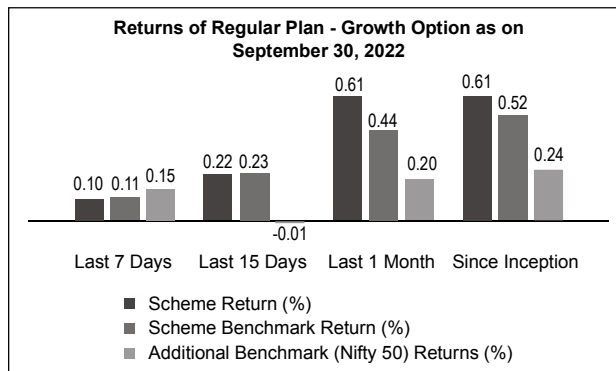
##### Total Portfolio value after creation of segregated portfolio

Particulars	Main Portfolio	Segregated Portfolio	Total Value (INR lakhs)
Number of Units	10,000	10,000	-
NAV per unit	876.20	123.88	1000.10
Total Value (in INR lakhs)	87.62	12.39	100.01

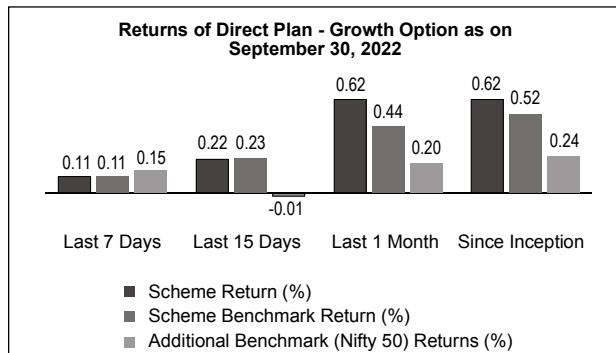
## J. HOW HAS THE SCHEME PERFORMED?

The performance of the Scheme "Shriram Overnight Fund" as on September 30, 2022 is given below:

Returns of Regular Plan- Growth Option as on September 30, 2022								
Date of inception: August 26, 2022								
NAV as on September 30, 2022 Rs. 10.061								
Date	Period	NAV (Rs.) Per Unit	Scheme Return (%)	Scheme Benchmark Return (%)	Additional Benchmark Crisil 1 Yr T-Bill Index Returns (%)	Value of Investment of Rs.10000 (In Rs.)		
						Scheme	Scheme Benchmark	Additional Benchmark Crisil 1 Yr T-Bill Index
September 23,2022	Last 7 Days	10.0505	0.10	0.11	0.15	10,010	10,011	10,015
September 15,2022	Last 15 Days	10.0389	0.22	0.23	-0.01	10,022	10,023	9,999
August 31,2022	Last 1 Month	10.0000	0.61	0.44	0.20	10,061	10,044	10,020
N.A.	Last 3 Months	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
N.A.	Last 6 Months	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
N.A.	Last 1 Year	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
N.A.	Last 3 Year	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
N.A.	Last 5 Year	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
N.A.	Last 10 Year	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
August 26,2022	Since Inception	10.0000	0.61	0.52	0.24	10,061	10,052	10,024



Returns of Direct Plan- Growth Option as on September 30, 2022								
Date of inception: August 26, 2022								
NAV as on September 30, 2022 Rs. 10.0619								
Date	Period	NAV (Rs.) Per Unit	Scheme Return (%)	Scheme Benchmark Return (%)	Additional Benchmark Crisil 1 Yr T-Bill Index Returns (%)	Value of Investment of Rs.10000 (In Rs.)		
						Scheme	Scheme Benchmark	Additional Benchmark Crisil 1 Yr T-Bill Index
September 23,2022	Last 7 Days	10.0513	0.11	0.11	0.15	10,011	10,011	10,015
September 15,2022	Last 15 Days	10.0394	0.22	0.23	-0.01	10,022	10,023	9,999
August 31,2022	Last 1 Month	10.0000	0.62	0.44	0.20	10,062	10,044	10,020
N.A.	Last 3 Months	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
N.A.	Last 6 Months	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
N.A.	Last 1 Year	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
N.A.	Last 3 Year	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
N.A.	Last 5 Year	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
N.A.	Last 10 Year	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
August 26,2022	Since Inception	10.0000	0.62	0.52	0.24	10,062	10,052	10,024



- Crisil Overnight Index is the scheme benchmark.
- The returns are simple annualized 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 Dividend 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/- 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 being currently managed by Mr. Deepak Ramaraju along with Ms. Gargi Bhattacharyya Banerjee with effect from August 20, 2022.

### III. UNITS AND OFFER

#### A. New Fund Offer (This is the period during which a new scheme sells its units to the investors)

<b>New Fund Offer Period</b> This is the period during which a new scheme sells its Units to the investors.	<p>NFO opens on : August 17, 2022 NFO closes on : August 19, 2022</p> <p>Note: In case of any extension in the NFO period specified above, an advertisement regarding the same shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the mutual fund is situated.</p> <p>New Fund Offer will commence at any time within 6 months from date of getting clearance from SEBI to launch the scheme.</p> <p>The AMC/Trustee reserves the right to close the NFO of the Scheme before the above mentioned date.</p> <p>The Trustees reserve the right to extend the closing date, subject to the condition that subscription list shall be kept open for not more than 15 days. Any extension to the subscription list shall be notified by a suitable display at official points of acceptance of transactions.</p>																												
<b>New Fund Offer Price</b> (This is the price per Unit that the investors have to pay to invest during the NFO.)	Rs 10/- per unit.																												
<b>Minimum Amount for Application in the NFO and during the ongoing offer</b>	<p>The minimum application amount shall be Rs. 5000/- and in multiples of Re.1/- thereafter.</p> <p>Minimum Additional Purchase amount shall be Rs. 1000/- and in multiples of Re.1/- thereafter</p>																												
<b>Minimum Target Amount during the NFO</b>	<p>Rs. 20,00,00,000 (Rupees Twenty Crore)</p> <p>In accordance with the Regulations, if the scheme fails to collect the minimum subscription amount as specified above, the Fund shall be liable to refund the money to the applicants.</p> <p>In addition to the above, refund of subscription money to applicants whose applications are invalid for any reason whatsoever will commence immediately after the allotment process is completed. Refunds will be completed within 5 business days of close of New Fund Offer and in the manner as may be specified by the Board from time to time. If the Fund refunds the amount after five business days, interest @ 15% per annum shall be paid by the AMC.</p>																												
<b>Maximum Amount to be raised (if any)</b>	No cap on maximum amount.																												
<b>Plans &amp; Options offered</b>	<p>The Scheme offers Regular Plan and Direct Plan. Each Plan offers following Options</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Options</th> <th style="width: 30%;">Default Option/ Frequency</th> <th style="width: 15%;">Frequency*</th> <th style="width: 25%;">Record Date*</th> </tr> </thead> <tbody> <tr> <td>Growth</td> <td>Growth Option in case Growth Option or IDCW Option is not indicated.</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> </tr> <tr> <td>Income Distribution cum capital withdrawal (IDCW)</td> <td rowspan="4">Daily IDCW Reinvestment Option in case Daily/Weekly/Fortnightly/Monthly IDCW Option is not indicated.</td> <td style="text-align: center;">Daily</td> <td style="text-align: center;">Daily - Every Day</td> </tr> <tr> <td>• Daily-IDCW Reinvestment</td> <td style="text-align: center;">Weekly</td> <td style="text-align: center;">Weekly - Every Monday</td> </tr> <tr> <td>• Weekly- IDCW Payout and IDCW Reinvestment</td> <td style="text-align: center;">Fortnightly</td> <td style="text-align: center;">Fortnightly- Alternate Monday</td> </tr> <tr> <td>• Fortnightly - IDCW Payout and IDCW Reinvestment</td> <td style="text-align: center;">Monthly</td> <td style="text-align: center;">Monthly - 15th of the month</td> </tr> <tr> <td>• Monthly IDCW Payout and IDCW Reinvestment</td> <td>IDCW Reinvestment in case Payout or Reinvestment is not indicated</td> <td></td> <td></td> </tr> </tbody> </table> <p>In case investor opts for IDCW Payout Option but does not indicate the IDCW Frequency then, the default IDCW Frequency would be Monthly *or immediately succeeding Business Day if that is not a Business Day. The Trustee/AMC reserves the right to change the frequency/ record date from time to time.</p> <p>The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCW and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The IDCW will be due to only those Unit Holders whose names appear in the register of Unit Holders in the IDCW option of the Scheme on the record date.</p> <p>Note: IDCW amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p>				Options	Default Option/ Frequency	Frequency*	Record Date*	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-	-	Income Distribution cum capital withdrawal (IDCW)	Daily IDCW Reinvestment Option in case Daily/Weekly/Fortnightly/Monthly IDCW Option is not indicated.	Daily	Daily - Every Day	• Daily-IDCW Reinvestment	Weekly	Weekly - Every Monday	• Weekly- IDCW Payout and IDCW Reinvestment	Fortnightly	Fortnightly- Alternate Monday	• Fortnightly - IDCW Payout and IDCW Reinvestment	Monthly	Monthly - 15th of the month	• Monthly IDCW Payout and IDCW Reinvestment	IDCW Reinvestment in case Payout or Reinvestment is not indicated		
Options	Default Option/ Frequency	Frequency*	Record Date*																										
Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-	-																										
Income Distribution cum capital withdrawal (IDCW)	Daily IDCW Reinvestment Option in case Daily/Weekly/Fortnightly/Monthly IDCW Option is not indicated.	Daily	Daily - Every Day																										
• Daily-IDCW Reinvestment		Weekly	Weekly - Every Monday																										
• Weekly- IDCW Payout and IDCW Reinvestment		Fortnightly	Fortnightly- Alternate Monday																										
• Fortnightly - IDCW Payout and IDCW Reinvestment		Monthly	Monthly - 15th of the month																										
• Monthly IDCW Payout and IDCW Reinvestment	IDCW Reinvestment in case Payout or Reinvestment is not indicated																												
<b>IDCW Policy</b>	<p>The IDCW Policy for the scheme will be in line with the guidelines laid down by SEBI through its circular SEBI/IMD/CIR No.1 /64057 /06 dated April 4, 2006 and circular SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021, the procedure for which will be as follows :-</p> <ol style="list-style-type: none"> <li>Quantum of IDCW and the record date shall be fixed by the trustees in their meeting. IDCW so decided shall be paid, subject to availability of distributable surplus and at the discretion of the AMC.</li> <li>Record date shall be the date which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of unit holders for receiving IDCW. Further, the NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date.</li> <li>Within one calendar day of the decision by the trustees, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier.</li> <li>Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated.</li> <li>The notice shall, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the scheme would fall to the extent of payout and statutory levy (if applicable).</li> <li>Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever may be issued by any mutual fund or distributors of its products.</li> </ol> <p>The requirement of giving notice shall not be applicable for Income Distribution cum Capital Withdrawal options having frequency of IDCW distribution from daily up to monthly IDCW. There is no assurance or guarantee to the Unit holders as to the rate of IDCW nor that will the IDCW be paid regularly.</p>																												

<b>Allotment</b>	Full allotment will be made to all valid applications received during the New Fund Offer Period of respective Plan(s). Allotment of Units shall be completed not later than 5 business days after the close of the New Fund Offer Period.
<b>Stamp Duty</b>	<p>Pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 read with Notification No. S.O. 115(E) dated January 08, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value would be levied on mutual fund transactions (including transactions carried through stock exchanges and depositories for units in demat mode), with effect from July 01, 2020*.</p> <p>Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including IDCW reinvestment and IDCW transfers) to the unit holders would be reduced to that extent.</p> <p>Further, with effect from July 1, 2020*, stamp duty shall be applicable at the rate of 0.015% on the consideration amount stated in the transfer instrument for off market transfer of units held in demat mode as well units held in physical mode.</p> <p>* Or any other future date as may be notified by the Government of India.</p>
<b>Account Statements</b>	<p>Pursuant to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto, read with SEBI circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, the investor whose transaction** has been accepted by the AMC/Mutual Fund shall receive the following :</p> <p>(i) On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number. Account Statement to the Unitholders will be dispatched within 5 working days.</p> <p>(ii) Thereafter, a consolidated account statement (CAS)^ for each calendar month to the Unit holder(s) in whose folio(s) transaction**(s) has/have taken place during the month on or before fifteenth day of the succeeding month (Ref: SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021) shall be sent by mail/e-mail.</p> <p>^Consolidated Account Statement (CAS) shall contain details relating to all the transactions** carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.</p> <p>Further , each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme (SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016)</p> <p>**The word "transaction" shall include purchase, redemption, switch, Payout of Income Distribution cum Capital Withdrawal option, Reinvestment of Income Distribution cum Capital Withdrawal option, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.</p> <p>(iii) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).</p> <p>(iv) In case of a specific request received from the Unit holders, the AMC/Fund will provide the account statement to the investors within 5 Business Days from the receipt of such request.</p> <p>(v) In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/account statement.</p> <p>(vi) The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.</p> <p>Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before twenty first day of the succeeding month (Ref: SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021), to all such Unit holders in whose folios no transaction has taken place during that period. The Half yearly consolidated account statement will be sent by email to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical.</p> <p>Further, pursuant to SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016 CAS issued for the half-year (September/ March) shall also provide:</p> <p>a. The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods and Services Tax (wherever applicable, as per existing rates), operating expenses, etc.</p> <p>b. The scheme's average Total Expense Ratio (in percentage terms) for the half-year period, of both direct plan and regular plan, for each scheme where the concerned investor has invested in.</p> <p>Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.</p> <p>The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically. The account statement shall not be construed as a proof of title and is only a computer generated statement indicating the details of transactions under the Scheme and is a non-transferable document. The account statement will be issued in lieu of Unit Certificate.</p>
<b>Unit Certificates</b>	Normally no Unit Certificates will be issued. However, if the applicant so desires, the AMC shall issue a Unit Certificate to the applicant within five business days of the receipt of request for the certificate. A Unit Certificate if issued must be duly discharged by the Unit holder(s) and surrendered along with the request for redemption/switch or any other transaction of Units covered therein.
<b>Refund</b>	<p>In accordance with the Regulations, if the Scheme fails to collect the minimum subscription amount as specified above, the Fund shall be liable to refund the money to the applicants.</p> <p>In addition to the above, refund of subscription money to applicants whose applications are invalid for any reason whatsoever will commence immediately after the allotment process is completed. Refunds will be completed within 5business days of close of New Fund Offer and in the manner as may be specified by the Board from time to time. If the Fund refunds the amount after five business days, interest @ 15% per annum shall be paid by the AMC.</p> <p>AMC may also use instruments or payment channels such as RTGS, NEFT, IMPS, direct credit, etc. or any other mode allowed by Reserve Bank of India from time to time, for payments including refunds to unitholders in addition to the cheque, demand draft or IDCW warrants.</p> <p>AMC may also use modes of dispatch such as speed post, courier etc. for payments including refunds to unitholders in addition to the registered post with acknowledgement due</p>

<p><b>Who can invest</b> This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile</p>	<ol style="list-style-type: none"> <li>1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis;</li> <li>2. Hindu Undivided Family (HUF) through Karta;</li> <li>3. Minor through parent / legal guardian;</li> <li>4. Partnership Firms;</li> <li>5. Proprietorship in the name of the sole-proprietor;</li> <li>6. Companies, Bodies Corporate, Public Sector Undertakings (PSUs), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860(so long as the purchase of Unit is permitted under the respective constitutions);</li> <li>7. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;</li> <li>8. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as "Public Securities" as required) and Private trusts authorized to invest in mutual fund schemes under their trust deeds;</li> <li>9. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non- repatriation basis;</li> <li>10. Foreign Institutional Investors (FIIs) and their subaccounts registered with SEBI on repatriation basis;</li> <li>11. Army, Air Force, Navy and other para-military units and bodies created by such institutions;</li> <li>12. Scientific and Industrial Research Organizations;</li> <li>13. Multilateral Funding Agencies/Bodies Corporate incorporated outside India with the permission of Government of India / RBI</li> <li>14. Provident/ Pension/ Gratuity Fund to the extent they are permitted;</li> <li>15. Other schemes of SHRIRAM Mutual Fund or any other Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations;</li> <li>16. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme.</li> <li>17. QFIs through dematerialized account mode and unit confirmation receipt mode as specified in SEBI circular no. CIR/IMD/DF/14/2011 dated, August 9, 2011.</li> </ol> <p>The list given above is indicative and the applicable law, if any, shall supersede the list.</p> <p>Note :</p> <ol style="list-style-type: none"> <li>1. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad / Foreign Institutional Investors (FIIs) have been granted a general permission by Reserve Bank of India Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.</li> <li>2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarized or the relevant resolution or authority to make the application as the case may be, or duly notarized copy thereof, along with a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and/ or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorizing such purchases and redemptions. Applications not complying with the above are liable to be rejected.</li> <li>3. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.</li> <li>4. The Trustee, reserves the right to recover from an investor any loss caused to the Schemes on account of dishonor of cheques issued by the investor for purchase of Units of this Scheme.</li> <li>5. Subject to the SEBI (MF) Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. The Trustee may inter-alia reject any application for the purchase of Units if the application is invalid or incomplete or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.</li> <li>6. Process for Investments made in the name of a Minor through a Guardian (SEBI Circular No: SEBI/HO/IMD/DF3/CIR/P/2019/166 dated December 24, 2019) <ol style="list-style-type: none"> <li>a. Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only.</li> <li>b. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.</li> </ol> </li> </ol>
<p><b>Who cannot invest</b></p>	<ol style="list-style-type: none"> <li>1. Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA) except where registered with SEBI as a FII or sub account of FII or otherwise explicitly permitted under FEMA/ by RBI/ by any other applicable authority.</li> <li>2. Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds.</li> <li>3. NRIs and PIOs who are resident of the United States of America and Canada.</li> <li>4. NRIs residing in Non-Compliant Countries and Territories ("NCCTs") as determined by the Financial Action Task Force ("FATF"), from time to time.</li> <li>5. Such other persons as may be specified by Mutual Fund from time to time.</li> </ol> <p>The Mutual Fund reserves the right to include / exclude new/existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p>
<p><b>Where can you submit the filled up applications</b></p>	<p>Filled up applications can be submitted at the Offices of the CAMS Transaction points and ISC's as per the details given on the last few pages of this document including the back cover page.</p>
<p><b>How to Apply?</b></p>	<p>Application form would be available on the website of the AMC "www.shriramamc.in", at the offices of Registrar, official point of acceptance of transactions, at the corporate office and Administrative Head Office of the AMC and / or the offices of the distributors. Please refer to the SAI and Application form for the instructions.</p>

<p><b>Mode of Payment</b></p>	<p>Investors may make payments for subscription to the Units of the Scheme at the bank collection centres by local Cheque/Pay Order/Bank Draft, drawn on any bank branch, which is a member of Bankers Clearing House located in the Official point of acceptance of transactions where the application is lodged or by giving necessary debit mandate to their account or by any other mode permitted by the AMC.</p> <p>Cheques/Pay Orders/Demand Drafts should be drawn as follows :</p> <ol style="list-style-type: none"> <li>1. Please note that all cheques/DDs/pay orders should be crossed as "Account payee". In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument (cheque, demand draft, pay order etc.) favouring "Shriram Overnight Fund or Shriram Overnight Fund A/C Investors Name / PAN" as mentioned in the application form/addendum at the time of the launch.</li> <li>2. Centres other than the places where there are Official point of acceptance of transactions as designated by the AMC from time to time, are Outstation Centres. Investors residing at outstation centres should send demand drafts drawn on any bank branch which is a member of Bankers Clearing House payable at any of the places where an Official point of acceptance of transactions is located.</li> <li>3. Payment can also be made through online modes like NEFT/RTGS/IMPS/UPI, etc</li> </ol> <p>Payments by money orders, postal orders, stock invests and out-station and/or post dated cheques will not be accepted.</p> <p>As per SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012 Investors who may not be tax payers and may not have PAN/bank accounts such as farmers, small traders/businessmen/workers, cash transactions in mutual funds to the extent of Rs.20,000/- per investor, per mutual fund, per financial year shall be allowed subject to (i) compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines and (ii) sufficient systems and procedures in place. Applications Supported by Blocked Amount (ASBA) facility :</p> <p>ASBA facility will be provided to the investors subscribing to NFO of each Series of the Scheme. It shall co-exist with the existing process, wherein cheques/demand drafts are used as a mode of payment. Detailed provision of such facility will be provided in SAI.</p>
<p><b>Mandatory Quoting of Bank Mandate and PAN by Investors</b></p>	<p>Pursuant to SEBI Circular No. SEBI/IMD/CIR No. 6/4213/04 dated March 1, 2004 it is mandatory for investors to mention their bank account number in their application/request for redemption. The AMC/Mutual Fund provides a facility to the investors to register multiple bank accounts (upto 5 for Individuals and 10 for Non-Individuals) for receiving redemption/IDCW proceeds etc. by providing necessary documents. As per SEBI Circular No. MRD/DoP/Cir- 05/2007 dated April 27, 2007, it is now mandatory that Permanent Account Number (PAN) issued by the Income Tax Department would be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction. Accordingly investors will be required to furnish a copy of PAN together with request for fresh purchases, additional purchases and systematic investments registration (SIP) (SIP in case the aggregate investment is more than Rs. 50,000 p.a.). All SIP applications with total investments of Rs 50,000 or more in one financial year are classified as "Normal SIP" and PAN is mandatory for all such applications. However if the total investment is less than Rs. 50,000/-, in one financial year it is classified as Micro SIP. Pursuant to the requirement of SEBI circular dated June 19, 2009, investor participating only in micro-pension i.e Micro SIP, may not be required to obtain PAN and for unique KRA no document to be submitted. Eligible Investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Agency (KRA). Eligible Investors must attach a copy of the KYC acknowledgement letter containing the PAN Exempt KYC Reference No (PEKRN) issued by the KRA along with the application form. Eligible investors must hold only one PEKRN.</p> <p>Further, with the amendments made by the Central Government with respect to the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. It has become mandatory to submit Aadhaar/ Letter of Allotment for Aadhaar and PAN by the new investors along with the account opening forms.</p> <p>Application Forms without these information and documents will be considered incomplete and are liable to be rejected without any reference to the investors. The procedure implemented by the AMC and the decisions taken by the AMC in this regard shall be deemed final.</p> <p>In case of Micro schemes such as Micro SIPs upto Rs. 50,000/- per year per investor the additional documents are required to be submitted by the investor:</p> <ol style="list-style-type: none"> <li>(i) Standard specified identification instruments like Voter ID card, Government/Defense ID card, Card of Reputed employer, Driving License, Passport in lieu of PAN as mentioned in the Scheme Information Document.</li> <li>(ii) Copy of Proof of address. It is clarified that where identification documents photo contains the address of the investor, a separate proof of address is not required.</li> <li>(iii) Supporting documents copy shall be self-attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority.</li> </ol> <p>In case of Investments from Investors residing in Sikkim the documents required to be submitted by the investor :</p> <ul style="list-style-type: none"> <li>* Proof of address of Sikkim state and application form should mention the same address.</li> <li>* Address proof shall be self attested by the investor / attested by the ARN holder mentioning the ARN or attested by any competent authority.</li> </ul>
<p><b>Quoting of Email Id &amp; Mobile No.</b></p>	<p>Pursuant to AMFI circular no. 135/BP/77/2018-19 dated March 20, 2019, it is mandatory to provide the primary holder's own email address and mobile number for speed and ease of communication in a convenient &amp; cost effective manner, and to help prevent fraudulent transactions.</p>
<p><b>Listing And Transfer of Units</b></p>	<p>The Units of the Scheme are presently not proposed to be listed on any stock exchange. However, the Fund may at its sole discretion list the Units under the Scheme on one or more Stock Exchanges at a later date, and thereupon the Fund will make a suitable public announcement to that effect.</p> <p>In accordance with SEBI circular number CIR/IMD/DF/10/2010 dated August 18, 2010 all units of Shriram Overnight Fund to be held in electronic (demat) form, will be transferable and will be subject to the transmission facility in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time.</p> <p>If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Fund subject to production of satisfactory evidence.</p>

<p><b>Special Products / facilities available during the NFO</b></p>	<p>Systematic Investment Purchase (SIP) and Switch In facility would be available. Pursuant to the requirement of SEBI Circular No. CIR/IMD/DF/17/2010 dated November 9, 2010, the Board of Director of the AMC &amp; Board of Trustees have decided that :</p> <p>(i) Units of mutual fund schemes shall be permitted to be transacted through clearing members of the registered Stock Exchanges.</p> <p>(ii) To permit Depository participants of registered Depositories to process only redemption request of units held in demat form.</p> <p>I. Subscription / redemption of units :</p> <p>The following provisions shall be applicable with respect to investors having demat account and purchasing/redeeming mutual fund units through stock exchange brokers and Clearing members :</p> <p>(i) Investors shall receive redemption amount (if units are redeemed) and units (if units are purchased) through broker/clearing member's pool account. Shriram Mutual Fund / Shriram Asset Management Co. Ltd. shall pay proceeds to the broker/clearing member (in case of redemption) and broker/clearing member shall make payment to the investor. The units shall be credited by the AMC/ Mutual Fund into broker/ clearing member's pool account (in case of purchase) and broker/clearing member shall credit the units to the respective investor's demat account.</p> <p>(ii) The AMC / Mutual Fund shall be discharged of its obligation of payment to the investors immediately on making payment of the redemption proceeds to the broker/clearing members. In case of purchase of units, crediting units into broker/clearing member pool account shall discharge AMC/Mutual Fund of its obligation to allot units to individual investor.</p> <p>II. Participants to be Official Points of Transaction :</p> <p>Participant (Clearing members and Depository participants) intending to extend the transaction in eligible schemes of Shriram Mutual Fund through stock exchange mechanism shall be required to comply with the requirements specified in SEBI circular No. SEBI /IMD / CIR No.11/183204/2009 dated November 13, 2009 for stock brokers viz. AMFI /NISM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund. All such participants will be eligible to be considered as Official Points of acceptance as per SEBI Circular No. SEBI/IMD/CIR No.11/78450/06 dated October 11, 2006 for limited purposes of subscription and redemption transactions.</p> <p>The transactions carried out on the above platform shall be subject to SEBI (Mutual Funds) Regulations, 1996 and circulars/guidelines issued hereunder from time to time.</p>
	<p><b>Web Transactions :</b></p> <p>The Mutual Fund may allow subscriptions of Units by electronic mode through the various web sites with whom the AMC would have an arrangement from time to time. Normally, the subscription proceeds, when invested through this mode, are by way of direct credits to the designated bank collection account of the Scheme. The intermediary will aggregate the data and forward the same to the AMC / ISC for processing. Unit holders may request for change of address/ bank account etc. through this mode provided, such website(s) provide for this facility. The investor is required to send the signature card with the specimen signatures of all the applicants, to the AMC / ISC. In the case of signatures not being made available, any request received, whether financial / nonfinancial, including request for Redemption of Units, shall not be processed till such time that the specimen signature cards duly signed by the applicants are received by the AMC/ ISC. As and when regulatory authorities permit the use of digital signatures, the Mutual Fund may implement the same in lieu of the physical signature cards. The Applicable NAV for subscriptions / redemptions of Units through Electronic Mode will be in accordance with the SEBI (MF) guidelines for Time Stamping and Cut-off Timings for subscriptions / redemptions made on ongoing basis. The Mutual Fund, the AMC, the Trustee, along with its directors, employees and representatives shall not be liable for any damages or injuries arising out of or in connection with the use of the web-site or its non-use including non-availability or failure of performance, loss or corruption of data, loss of or damage to property (including profit and goodwill), work stoppage, computer failure or malfunctioning or interruption of business, error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus, communication line failure, unauthorised access or use of information. The Mutual Fund may introduce a facility for distributors to transact on the web on behalf of their clients, provided the client has authorised the distributors to do so by executing a Power of Attorney in favour of the distributor for this purpose. In such event, the Power of Attorney should be submitted to the Mutual Fund. It shall be the responsibility of the distributor, to ensure that the Power of Attorney is valid and subsisting to carry out the transaction.</p> <p>Electronic Services :</p> <p>This facility enables investors to transact online on Unit holders can execute transactions online for purchase*, switch and also register for Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) of units of schemes of Shriram Mutual Fund and other services as may be introduced by Shriram Mutual Fund from time to time. Unit holders can also view account details and portfolio valuation online, download account statements and request for documents via email, besides other options.</p> <p>*facility available with select banks and subject to submission of Permanent Account Number (PAN) and Know Your Customer (KYC) compliance proof.</p> <p>Subscription Of Units Through Electronic Mode :</p> <p>Subject to the investor fulfilling certain terms and conditions as stipulated by AMC from time to time, the AMC, Mutual Fund, Registrar or any other agent or representative of the AMC, Mutual Fund, the Registrar ("Recipient") may accept transactions through any electronic mode ("fax/web/electronic transactions") as permitted by SEBI or other regulatory authorities. The acceptance of the fax/web/electronic transactions will be solely at the risk of the transmitter of the fax/ web / electronic transactions and the Recipient shall not in any way be liable or responsible for any loss, damage caused to the transmitter directly or indirectly, as a result of the transmitter sending or purporting to send such transactions including where a fax / web /electronic transactions sent / purported to be sent is not processed on account of the fact that it was not received by the Recipient. Facility of online transactions is available on the official website of Shriram Mutual Fund i.e. Consequent to this, the said website is declared to be an "official point of acceptance" for applications for subscriptions, switches and other facilities. The Uniform Cut-off time as prescribed by SEBI and as mentioned in the Scheme Information Documents of respective schemes shall be applicable for applications received on the website.</p> <p>The transmitter acknowledges that fax/web/electronic transactions is not a secure means of giving instructions / transactions requests and that the transmitter is aware of the risks involved including those arising out of such transmission being inaccurate, imperfect, ineffective, illegible, having a lack of quality or clarity, garbled, altered, distorted, not timely etc. The transmitter's request to the Recipient to act on any fax / web / electronic transmission is for the transmitter's convenience and the Recipient is not obliged or bound to act on the same.</p> <p>The transmitter authorizes the recipient to accept and act on any fax/web/electronic transmission which the recipient believes</p>

	<p>in good faith to be given by the transmitter and the recipient shall be entitled to treat any such fax/web/electronic transaction as if the same was given to the recipient under the transmitter's original signature. The transmitter agrees that security procedures adopted by the recipient may include signature verification, telephone call backs or a combination of the same, which may be recorded by tape recording device and the transmitter consents to such recording and agrees to co-operate with the recipient to enable confirmation of such fax/web/electronic transaction requests. The transmitter accepts that the fax/web/electronic transactions shall not be considered until time stamped as a valid transaction request in the Scheme(s) in line with SEBI (MF) regulations. In consideration of the Recipient from time to time accepting and at its sole discretion (including but not limited to the AMC extending / discontinuing such facilities from time to time) acting on any fax/web/electronic transaction request received/purporting to be received from the transmitter, the transmitter agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, Mutual Fund and Trustees from and against all actions, claims, demands, liabilities, obligations, losses, damages, costs and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred, sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on fax/web/electronic transaction requests including relying upon such fax / electronic transaction requests purporting to come from the Transmitter even though it may not come from the Transmitter. The AMC reserves the right to modify the terms and conditions or to discontinue the facility at any point of time.</p>
<p><b>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same</b></p>	<p>The number of Units held by the Unit Holder in his folio will stand reduced by the number of Units Redeemed. Units once redeemed will be extinguished and will not be re-issued.</p>
<p><b>Restrictions, if any, on the right to freely retain or dispose of units being offered.</b></p>	<p><b>Pledge of Units For Loans</b></p> <p>The Units can be pledged by the Unit holders as security for raising loans subject to the conditions of the lending institution. The Registrar will take note of such pledge (by marking a lien etc.) / charge in its records. Disbursement of such loans will be at the entire discretion of the lending institution and the fund assumes no responsibility thereof.</p> <p>The pledgor will not be able to redeem Units that are pledged until the entity to which the Units are pledged provides written authorisation to the fund that the pledge/lien charge may be removed. As long as Units are pledged, the pledgee will have complete authority to redeem such Units. Decision of the AMC shall be final in all cases of lien marking.</p> <p><b>Suspension Of Redemption / Repurchase Of Units And IDCW Distribution</b></p> <p>The Mutual Fund at its sole discretion reserves the right to withdraw repurchase or switching of Units of the Scheme, temporarily or indefinitely, if in the opinion of the AMC the general market conditions are not favourable and /or suitable investment opportunities are not available for deployment of funds. However, the suspension of repurchase/switching either temporarily or indefinitely will be with the approval of the trustee. The AMC reserves the right in its sole discretion to withdraw the facility of switching out of the Scheme, temporarily or indefinitely. Further, the AMC &amp; Trustee may also decide to temporarily suspend determination of NAV of the Scheme offered under this Document, and consequently redemption of Units, declaration and distribution of IDCW in any of the following events :</p> <ol style="list-style-type: none"> <li>1. When one or more stock exchanges or markets, which provide basis for valuation for a substantial portion of the assets of the Scheme are closed otherwise than for ordinary holidays.</li> <li>2. When, as a result of political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme is not reasonable, or would not reasonably be practicable without being detrimental to the interests of the Unit holders.</li> <li>3. In the event of a breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated.</li> <li>4. During periods of extreme volatility of markets, which in the opinion of the AMC are prejudicial to the interests of the Unit holders of the Scheme.</li> <li>5. In case of natural calamities, strikes, riots and bandhs.</li> <li>6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the Registrar.</li> <li>7. During the period of Book Closure.</li> <li>8. If so directed by SEBI.</li> </ol> <p>In the above eventualities, the time limits indicated above, for processing of requests for redemption of Units and/or distribution of IDCW will not be applicable. Further an order to purchase units is not binding on and may be rejected by the Trustee, the AMC or their respective agents until it has been confirmed in writing by the AMC or its agents and payment has been received. The suspension or restriction of repurchase/redemption facility under the scheme shall be made applicable only after the approval of the Board of Directors of the Asset Management Company and the Trustee and the details of the circumstances and justification for the proposed action shall be informed to SEBI in advance.</p> <p><b>Right to Limit Purchase &amp; Redemptions</b></p> <p>In terms of the SEBI Circular No: SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016</p> <ol style="list-style-type: none"> <li>a. Restriction on redemption may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as: <ol style="list-style-type: none"> <li>i. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. AMCs should have in place sound internal liquidity management tools for schemes. Restriction on redemption cannot be used as an ordinary tool in order to manage the liquidity of a scheme. Further, restriction on redemption due to illiquidity of a specific security in the portfolio of a scheme due to a poor investment decision, shall not be allowed.</li> <li>ii. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.</li> </ol> </li> </ol>



	<p>iii. Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.</p> <p>b. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>c. Any imposition of restriction would require specific approval of Board of AMC's and Trustees and the same should be informed to SEBI immediately.</p> <p>d. When restriction on redemption is imposed, the following procedure shall be applied:</p> <p>i. No redemption requests upto INR 2 lakh shall be subject to such restriction.</p> <p>ii. Where redemption requests are above INR 2 lakh, AMC's shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.</p>
--	--

## B. ONGOING OFFER DETAILS

<b>Ongoing Offer Period</b>	This is an Open-ended fund and units shall be available for ongoing subscription within 5 business days from the date of allotment.
<b>Ongoing price for subscription (purchase)/ switch-in (from other schemes/plans of the mutual fund) by investors.</b>	During the continuous offer of the schemes, the units will be available at the applicable NAV. This is the price that an investor will pay for purchase / switch in.
<b>Ongoing price for redemption (sale) / switch outs (to other schemes/ plans of the Mutual Fund) by investors :</b>	At the applicable NAV subjects to prevailing exit load.
<b>Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.</b>	<p><b>For Purchase:</b></p> <ul style="list-style-type: none"> <li>In respect of valid application received upto 1.30 p.m. (or such other timings as prescribed by SEBI from time to time) on a day at the official point(s) of acceptance and funds for the entire amount of subscription/ purchase as per the application are credited to the bank account of the respective Plans before the cut-off time i.e. available for utilization before the cut-off time - the closing NAV of the day immediately preceding the day of receipt of application shall be applicable;</li> <li>In respect of valid application received after 1.30 p.m. (or such other timings as prescribed by SEBI from time to time) on a day at the official point(s) of acceptance and funds for the entire amount of subscription/ purchase as per the application are credited to the bank account of the respective Plans on the same day i.e. available for utilization on the same day - the closing NAV of the day immediately preceding the next Business Day shall be applicable; and</li> <li>Irrespective of the time of receipt of application at the official point(s) of acceptance, where the funds for the entire amount of subscription/ purchase as per the application are not credited to the bank account of the respective Plans before the cut-off time i.e. not available for utilization before the cut-off time - the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.</li> </ul> <p><b>For Switch -in to the Schemes/Plans from other Schemes of Shriram Mutual Fund:</b></p> <ul style="list-style-type: none"> <li>Application for switch-in must be received before the applicable cut-off time.</li> <li>Funds for the entire amount of subscription/purchase as per the switch in request must be credited to the bank account of the respective switch-in liquid schemes before the cut-off time.</li> <li>The funds must be available for utilization before the cut-off time, by the respective switch-in schemes.</li> <li>In case of 'switch' transactions from one scheme to another, the allocation shall be in line with redemption payouts.</li> </ul> <p>To clarify, for investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP, etc.</p> <p><b>For Redemptions including switch-outs:</b></p> <p>a. In respect of valid applications received upto 3.00 p.m. (or such other timings as prescribed by SEBI from time to time) on a Business Day which is followed by a Business Day, same Business Day's closing NAV shall be applicable.</p> <p>b. In respect of valid applications received upto 3.00 p.m. (or such other timings as prescribed by SEBI from time to time) on a Business Day which is followed by a Non-Business day, the closing NAV of the day immediately preceding the next Business Day shall be applicable.</p> <p>c. In respect of valid applications received after 3.00 p.m. (or such other timings as prescribed by SEBI from time to time) on a Business Day (irrespective of whether followed by a Business Day / Non-Business Day) by the Fund, the closing NAV of the next Business Day shall be applicable.</p> <p>The Trustee reserves the right to change / modify the aforesaid requirements at a later date in line with SEBI directives from time to time.</p> <p><b>Transactions through online facilities / electronic modes:</b></p> <p>The time of transaction done through various online facilities / electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/RTA. In case of transactions through online facilities / electronic modes, there may be a time lag of upto 5-7 banking days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will Shriram AMC or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units.</p> <p>The AMC has the right to amend cut off timings subject to SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme.</p> <p>Exchange Platforms: The cut – off timing and applicability of Net Asset Value (NAV) shall be subject to the guidelines issued by SEBI in this regard. With respect to investors who transact through stock exchange, applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism and subject to receipt of funds by AMC/Mutual Fund before the cut – off time of the Scheme.</p>

<p><b>Where can you submit the filled up applications for purchases / redemptions / switches?</b></p>	<p>The application forms for subscription/ redemption/ switches should be submitted at / may be sent by mail to, any of the ISCs / Official Points of Acceptance whose names and addresses are mentioned at the back cover page of this document. Cheque/DD should be drawn in the name of the Scheme and crossed "A/c Payee" e.g. "Shriram Overnight Fund or Shriram Overnight Fund A/C Investors Name / PAN No." As per SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012 and CIR/IMD/DF/10/2014 dated May 22, 2014; Investors who may not be tax payers and may not have PAN/bank accounts such as farmers, small traders/businessmen/workers, cash transactions in mutual funds to the extent of Rs.50,000/- per investor, per mutual fund, per financial year shall be allowed subject to (i) compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines and (ii) sufficient systems and procedures in place.</p>																																																																				
<p><b>Minimum amount for purchase / redemption/ switches</b></p>	<p>Minimum amount for purchase/Switch in Rs. 5000/- and in multiples of Re. 1/- thereafter  Minimum Additional Purchase Amount/Switch in Rs. 1000/- and in multiples of Re. 1/- thereafter  Minimum Redemption Amount/Switch Out  Minimum Redemption –In Value/Amount: Rs. 1000/- and in multiples of Re. 1/- or account balance whichever is lower; In Units: There will be no minimum redemption criterion for Unit based redemption. In case the Investor specifies the number of Units and amount both, the number of Units shall be considered for Redemption. In case the Unit holder does not specify the number or amount, the request will not be processed.  Note: In accordance with the regulatory requirement, the minimum application amount and minimum redemption amount will not be applicable for investment made in schemes of the Fund in compliance with the SEBI circular no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 read along with SEBI circular no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/629 dated September 20, 2021</p>																																																																				
<p><b>Minimum balance to be maintained and consequences of non maintenance</b></p>	<p>Currently, there is no minimum balance requirement.  In case balance in the account of the Unit holder does not cover the amount of Redemption request, then the Mutual Fund is authorized to redeem all the Units in the folio and send the Redemption proceeds to the Unit holder.</p>																																																																				
<p><b>Plan &amp; Options</b></p>	<p>The Scheme offers Regular Plan and Direct Plan. Each Plan offers following Options</p> <table border="1" data-bbox="336 853 1511 1256"> <thead> <tr> <th>Options</th> <th>Default Option/ Frequency</th> <th>Frequency*</th> <th>Record Date*</th> </tr> </thead> <tbody> <tr> <td>Growth</td> <td>Growth Option in case Growth Option or IDCW Option is not indicated.</td> <td>-</td> <td>-</td> </tr> <tr> <td>Income Distribution cum capital withdrawal (IDCW)</td> <td rowspan="4">Daily IDCW Reinvestment Option in case Daily/Weekly/Fortnightly/ Monthly IDCW Option is not indicated.  IDCW Reinvestment in case Payout or Reinvestment is not indicated</td> <td>Daily</td> <td>Daily - Every Day</td> </tr> <tr> <td>• Daily-IDCW Reinvestment</td> <td>Weekly</td> <td>Weekly - Every Monday</td> </tr> <tr> <td>• Weekly- IDCW Payout and IDCW Reinvestment</td> <td>Fortnightly</td> <td>Fortnightly-Alternate Monday</td> </tr> <tr> <td>• Fortnightly - IDCW Payout and IDCW Reinvestment</td> <td>Monthly</td> <td>Monthly - 15th of the month</td> </tr> <tr> <td>• Monthly IDCW Payout and IDCW Reinvestment</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>In case investor opts for IDCW Payout Option but does not indicate the IDCW Frequency then, the default IDCW Frequency would be Monthly  * or immediately succeeding Business Day if that is not a Business Day. The Trustee/AMC reserves the right to change the frequency/ record date from time to time.  The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCW and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The IDCW will be due to only those Unit Holders whose names appear in the register of Unit Holders in the IDCW option of the Scheme on the record date.  Note: IDCW amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.  Default Plan:  The treatment of applications under "Direct"/ "Regular" Plan shall be based on the following scenarios:</p> <table border="1" data-bbox="336 1599 1511 1921"> <thead> <tr> <th>Sl. No.</th> <th>Broker Code mentioned By the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not mentioned</td> <td>Regular Plan</td> </tr> <tr> <td>9</td> <td>Mentioned</td> <td>Both Direct/ Regular Plan ticked/no clarity</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/invalid/incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 Calendar days of the receipt of the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p>				Options	Default Option/ Frequency	Frequency*	Record Date*	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-	-	Income Distribution cum capital withdrawal (IDCW)	Daily IDCW Reinvestment Option in case Daily/Weekly/Fortnightly/ Monthly IDCW Option is not indicated.  IDCW Reinvestment in case Payout or Reinvestment is not indicated	Daily	Daily - Every Day	• Daily-IDCW Reinvestment	Weekly	Weekly - Every Monday	• Weekly- IDCW Payout and IDCW Reinvestment	Fortnightly	Fortnightly-Alternate Monday	• Fortnightly - IDCW Payout and IDCW Reinvestment	Monthly	Monthly - 15th of the month	• Monthly IDCW Payout and IDCW Reinvestment				Sl. No.	Broker Code mentioned By the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not mentioned	Regular Plan	9	Mentioned	Both Direct/ Regular Plan ticked/no clarity	Regular Plan
Options	Default Option/ Frequency	Frequency*	Record Date*																																																																		
Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-	-																																																																		
Income Distribution cum capital withdrawal (IDCW)	Daily IDCW Reinvestment Option in case Daily/Weekly/Fortnightly/ Monthly IDCW Option is not indicated.  IDCW Reinvestment in case Payout or Reinvestment is not indicated	Daily	Daily - Every Day																																																																		
• Daily-IDCW Reinvestment		Weekly	Weekly - Every Monday																																																																		
• Weekly- IDCW Payout and IDCW Reinvestment		Fortnightly	Fortnightly-Alternate Monday																																																																		
• Fortnightly - IDCW Payout and IDCW Reinvestment		Monthly	Monthly - 15th of the month																																																																		
• Monthly IDCW Payout and IDCW Reinvestment																																																																					
Sl. No.	Broker Code mentioned By the investor	Plan mentioned by the investor	Default Plan to be captured																																																																		
1	Not mentioned	Not mentioned	Direct Plan																																																																		
2	Not mentioned	Direct	Direct Plan																																																																		
3	Not mentioned	Regular	Direct Plan																																																																		
4	Mentioned	Direct	Direct Plan																																																																		
5	Direct	Not mentioned	Direct Plan																																																																		
6	Direct	Regular	Direct Plan																																																																		
7	Mentioned	Regular	Regular Plan																																																																		
8	Mentioned	Not mentioned	Regular Plan																																																																		
9	Mentioned	Both Direct/ Regular Plan ticked/no clarity	Regular Plan																																																																		

	<p><b>Default Option :</b> In case of valid applications received without indicating any choice of options, it will be considered as option for Growth Option and processed accordingly.</p> <p>In case of valid applications received without indicating any choice of option under Income Distribution cum Capital Withdrawal option, it will be considered as option for Reinvestment of Income Distribution cum Capital Withdrawal option and processed accordingly.</p>	
<b>Special Products Available</b>	<p><b>I. Lump sum Investment</b> Minimum amount : Rs. 5,000 and multiples of Re. 1/- thereafter. Subsequent purchases: Rs. 1,000 and multiples of Re. 1/- thereafter.</p> <p><b>II. Systematic Investment Plan (SIP)</b> Systematic Investment Plan is a simple and time honored investment strategy aiding disciplined investing over a period of time. The features of Systematic Investment Plan are as under :</p>	
	<p><b>Monthly SIP</b> Minimum amount per SIP installment</p>	Rs. 1000.00 and multiple of Re. 1/- thereafter.
	<p><b>Quarterly SIP</b> Minimum amount per SIP installment</p>	Rs. 3000.00 and multiple of Re. 1/- thereafter.
	<p><b>No. of SIP Installments</b> a) Minimum     Monthly     Quarterly b) Maximum</p>	12 installments 4 installments No Limit
	<p>The facility can be exercised on</p>	1st or 5th or 15th or 20th or 25th or any other day between 1 to 28 (as specified) of the month (In case, the date fixed happens to be holiday/non-business day, the cheques shall be deposited/ Auto Debit Facility will be affected on the next business day)
	<p>Applicable NAV and Cut-off time</p>	Please refer Applicable Rate for Sale/Repurchase of Units in Page No. 20
	<p>Notice Period</p>	Investors are given option to discontinue SIP by giving 21 days notice prior to the due date of the next installment.
	<p>In case the frequency is not specified in the application/ enrollment form, it will be deemed as an application for monthly frequency and will be processed accordingly. In case the SIP date is not specified or in case of ambiguity, the SIP Transaction will be processed as of 15th of every month /first month of the every quarter. In case the end date is not specified, the Fund would continue the SIP till it receives termination notice from the investor or the time all the post dated cheques are utilized.</p> <p>The load structure prevailing at time of submission of SIP application (whether for fresh enrollment or extension) will be applicable for all the SIP installments specified in such application. Please refer to 'Load Structure' in section 'Fees and Expenses' of Scheme Information Document of the Scheme.</p> <p>In case any payment instruction for SIP installment is dishonored by the Bankers for the reason of account of investor is closed, the AMC would discontinue the SIP immediately and reserves the right to redeem the outstanding units at applicable NAV related prices if total investment is below Rs. 5000/- or 500 units in the Scheme.</p> <p>The AMC reserves the right to discontinue the SIP enrolment in case payment instruction submitted by Unit holder is not honored by Banker on 2 (two) consecutive occasions for either insufficiency of funds or as a result of a stop payment instructions issued by the Unit holder and reserves the right to redeem the outstanding units at applicable NAV related prices if total investment is below Rs. 5000/- or 500 units in the Scheme.</p> <p>The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.</p> <p>The AMC reserves right to change the frequency, date(s) or other terms and conditions of SIP.</p> <p><b>III. (A) Systematic Transfer Plan</b> STP is a facility wherein a unit holder of a Shriram Mutual Fund scheme can opt to transfer a fixed amount or capital appreciation amount at regular intervals to another scheme of Shriram Mutual Fund. The amount transferred under the STP from the Transferor scheme to the Transferee scheme, shall be effected by redeeming units of Transferor scheme and subscribing to the units of the Transferee scheme. (STP) :</p> <p>The features of Systematic Transfer Plan are as under :</p>	
<p><b>Daily STP</b> Minimum amount per STP installment</p>	Rs. 250.00 and multiple of Re. 1/- thereafter.	
<p><b>Weekly STP</b> Minimum amount per STP installment</p>	Rs. 1000.00 and multiple of Re. 1/- thereafter.	
<p><b>Monthly STP</b> Minimum amount per STP installment</p>	Rs. 1000.00 and multiple of Re. 1/- thereafter.	
<p><b>Quarterly STP</b> Minimum amount per STP installment</p>	Rs. 1000.00 and multiple of Re. 1/- thereafter.	
<p><b>No. of STP Installments</b> a) Minimum     Daily, Weekly and Monthly     Quarterly b) Maximum</p>	6 installments 4 installments No Limit	
<p>The facility can be exercised on</p>	Daily Option: Daily; Weekly Option: Monday; Monthly and Quarterly Options 01st or 5th or 15th or 20th or 25th (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)	

Applicable NAV and Cut-off time	Please refer Applicable Rate for Sale/Repurchase of Units in Page No. 20
Notice Period	Investors are given option to discontinue STP by giving 21 days notice prior to the due date of the next installment
<p>In case, frequency/date not specified: Default frequency: Monthly; Default Date: 15th of every month/ first month of every quarter. The transaction through STP will be subject to applicable exit load in the transferor scheme. Units marked under lien or pledge in the source scheme will not be eligible for STP.</p> <p>The unit holder who has opted for STP under a specific scheme can also redeem or switch his units to any other eligible scheme provided he has sufficient balance in his account on the date of such a request.</p> <p>In case the unit balance in the transferor scheme is lesser than amount specified by the Unit holders for STP, the AMC will transfer remaining unit balance to transferee scheme.</p> <p>The facility will be automatically terminated if the units under the transferor scheme are pledged or upon receipt of intimation of death of the Unit holder.</p> <p>The application for start of STP should be submitted to Official Point(s) of Acceptance at least 7 days before the date of commencement / start date of STP. Unit holder may change the amount (but not below the minimum specified) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 days prior to next transfer / STP execution date.</p> <p>The AMC reserves the right to change the frequency, date(s) or other terms and conditions of STP. The AMC further reserves the right to add new Schemes to the list of Schemes offering STP, as and when made available for subscription or delete Schemes from the list of Schemes offering STP. Please contact the nearest Investor Service Centre (ISC) of Shriram Mutual Fund for more information on STP.</p> <p>The provision of "Minimum Redemption Amount" specified in Scheme Information Document (SID)(s) of the respective Source schemes and "Minimum Application Amount" applicable to the Target Scheme as specified in this document will not be applicable for Systematic Transfer Plan.</p> <p><b>B) Systematic Withdrawal Plan (SWP)</b></p> <p>Investors can use the SWP facility for regular inflows. Withdrawals can be made by informing the AMC or Registrar of the specified withdrawal dates and minimum amount as per the table below. The amount will be converted into units at the applicable repurchase price on that date and will be subtracted from the units with the unit holder. The AMC may close a unit holder's account if the balance falls below the specified minimum amount for the scheme. Unit holders may change the amount indicated in the SWP, subject to the minimum amount specified. The SWP may be terminated on written notice from the unit holder and it will terminate automatically when all the units of the unit holder are liquidated or withdrawn from the account.</p> <p>The features of Systematic Withdrawal Plan (SWP) are as under :</p>	
<u>Monthly SWP</u>	Rs. 500.00 and multiple of
Minimum amount per SWP installment	Re. 1/- thereafter
<u>Quarterly SWP</u>	Rs. 1500.00 and multiple of
Minimum amount per SWP installment	Re. 1/- thereafter
No. of SWP Installments	
a) Minimum	12 installments
Monthly	
Quarterly	4 installments
b) Maximum	No Limit
The facility can be exercised on	01st or 5th or 15th or 20th or 25th (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)
Applicable NAV and Cut-off time	Please refer Applicable Rate for Sale/Repurchase of Units in Page No. 20
Notice Period	Investors are given option to discontinue SWP by giving 21 days notice prior to the due date of the next installment.
<p>In case, frequency/date not specified: Default frequency: Monthly; Default Date: 15th of every month/first month of every quarter. In case the investor purchases additional Units in the Scheme under the same folio, the SWP facility would be extended to such units also.</p> <p>The facility will be automatically terminated if the units in the Scheme are pledged or upon receipt of intimation of death of the Unit holder.</p> <p>The redemption under SWP will be subject to applicable Exit Load.</p> <p>The application for start of SWP should be submitted to Official Point(s) of Acceptance at least 7 days before the date of commencement / start date of SWP. Unit holder may change the amount (but not below the minimum specified) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 days prior to next SWP execution date.</p> <p>The AMC reserves right to change the frequency, date(s) or other terms and conditions of SWP. Please contact the nearest Investor Service Centre (ISC) of Shriram Mutual Fund for more information on SWP</p>	

<b>Accounts Statements</b>	<p><b>For normal transactions (other than SIP/STP) during ongoing sales and repurchase :</b> The process of allotment of Units in demat or physical mode (as opted by the investor / unit holder in the application form) and sending of allotment confirmation by way of email and / or Short Messaging Service (SMS) (if the mobile number is not registered under Do Not Call Registry) specifying the number of units will be completed within 5 Business Days from the date of closure of the NFO period.</p> <ul style="list-style-type: none"> <li>The unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&amp;T. The AMC will issue the same within 5 working days.</li> </ul> <p><b>For SIP / STP transactions :</b></p> <ul style="list-style-type: none"> <li>SIP/STP Account Statements will be dispatched on monthly basis through monthly CAS.</li> <li>A soft copy of the Account Statement shall be mailed to the investors under SIP/STP to their e-mail address on a monthly basis, if so mandated.</li> <li>However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment/transfer.</li> <li>In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP) to the investors within 5 working days from the receipt of such request without any charges.</li> </ul> <p><b>Annual Account Statement :</b></p> <ul style="list-style-type: none"> <li>The Mutual Funds shall provide the Account Statement to the Unit holders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement</li> <li>The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.</li> </ul> <p>Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.</p>
<b>Allotment</b>	<p>Allotment of Units will be made to the eligible applicants under the Scheme who comply with the terms of the scheme. Allotment of units will be made to all the applicants provided the applications are complete in all respects. [Fractional units will be allotted up to two decimals]. However, acceptance of application and allotment of units / fractional units will be at the absolute discretion of the Trustees and the application can be rejected without assigning any reason whatsoever. Date of subscription at the notified centres is deemed to be the date of allotment for claiming tax benefits under the Scheme, provided the application has not been rejected by the Fund subsequently for the reasons explained above.</p>
<b>Redemption</b>	<p>In case of Unit holders having a bank account with certain banks with whom the Mutual Fund would have an arrangement from time to time, the redemption proceeds shall be directly credited to their account. In case of any units jointly held by more than one unit holder the payment of the income and redemption proceeds will be made in the name of first named joint unit holder. In case of redemption request by FIIs, the income and redemption proceeds will be made to FII by crediting the same in accounts in India. The redemption or repurchase proceeds shall be dispatched to the Unit holders within 10 business days from the date of receipt of a valid application for redemption or repurchase.</p>
<b>Delay in payment of redemption/repurchase proceeds</b>	<p>The Asset Management Company shall be liable to pay interest to the unit holders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).</p>
<b>Listing</b>	<p>As the repurchase facility is provided on an ongoing basis, at NAV related prices, the units of the Scheme are not going to be listed on any Stock Exchanges.</p>
<b>Restrictions, if any, on the right to freely retain or dispose of units being offered.</b>	<p>The AMC reserves the right to reject the further subscription/ application for units of the Scheme on an on-going basis, depending on the prevailing market conditions and to protect the interest of the Investors. Such change will be notified to the Investors by display of notice at various investor service centres of AMCs and its website.</p>
<b>Appointment of MFCentral as Official Point of Acceptance</b>	<p>Based on the SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/604 dated July 26, 2021, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the QRTA's, KFin Technologies Private Limited (KFintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral – A digital platform for Mutual Fund investors.</p> <p>MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / phygital services to Mutual fund investors across fund houses subject to applicable T&amp;Cs of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using <a href="https://mfcentral.com">https://mfcentral.com</a> and a Mobile App in future.</p> <p>With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, Shriram Mutual Fund has designated MFCentral as its Official point of acceptance (DISC – Designated investor Service Centre) w.e.f. 23rd September 2021.</p> <p>Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centres or collection centres of KFintech or CAMS.</p>

### C. PERIODIC DISCLOSURES

<p><b>Net Asset Value</b> This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance</p>	<p>The AMC will calculate and disclose the first NAV of the respective plans not later than 5 business days from the date of allotment of the respective plans. The Mutual Fund shall prominently disclose the Net asset value of the scheme on every business day under a separate head on the website of the AMC "www.shriramamc.in" as well as on AMFI's website "www.amfiindia.com" (by the time limit for uploading NAV as per applicable guidelines). If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs. NAV shall be calculated on all business days. In addition, the NAV, Sale and Repurchase rates for all business days will be available at our Branch Offices. Further, Mutual Fund/ AMC shall extend facility of sending latest available NAVs to unit holders through SMS, upon receiving a specific request in this regard.</p>
<p><b>Fortnightly and Half Yearly Disclosures: Portfolio</b> This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures advertisement</p>	<p>The Mutual Fund/AMC shall disclose portfolio (along with ISIN) of the Scheme on fortnightly basis (as on 15th &amp; last day of each month) within 5 days of every fortnight and half yearly basis within 10 days of each half year (i.e. 31st March &amp; 30th September) on website of Mutual Fund (www.shriramamc.in) and on the website of AMFI (www.amfiindia.com).</p> <p>In case of Unitholders whose e-mail addresses are registered, the Mutual Fund / AMC shall send via e- mail fortnightly and half yearly statement of Scheme portfolio within 5 days from each fortnight and within 10 days from the close of each half-year, respectively.</p> <p>Further, the Mutual Fund/AMC shall publish an advertisement in the all India edition of at least two daily newspapers, one each in English and Hindi, every half-year disclosing the hosting of half-yearly statement of Scheme portfolio on the website of the Mutual Fund (www.shriramamc.in) and on the website of AMFI (www.amfiindia.com).</p> <p>The Mutual Fund/ AMC shall provide a physical copy of the statement of Scheme portfolio, without charging any cost, on specific request received from a unitholder</p>
<p><b>Disclosure of Risk-o-Meter and Potential Risk Class Matrix</b></p>	<p>The AMC will evaluate the Risk-o-Meter on a monthly basis and shall disclose the same along with the portfolio disclosure. Any change in the risk-o-meter will be communicated by way of Notice-cum- Addendum and by way of an email / SMS to the Unit holders of the Scheme.</p> <p>The Mutual Fund shall disclose the risk level of schemes as on March 31 every year, along with number of times the risk level has changed over the year, in scheme wise Annual Reports and abridged summary, on the website of the Fund/AMC as well as that of AMFI.</p> <p>Moreover, in terms of the SEBI circular ref no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021, the dynamic aspect of the risk of scheme would be separately reflected in the Risk-o-Meter of the scheme, which would be published on a monthly basis.</p> <p>Mutual Fund shall publish the Potential Risk Class matrix in the scheme wise Annual Reports and Abridged Summary.</p>
<p><b>Half Yearly Results</b></p>	<p>The mutual fund and Asset Management Company shall before the expiry of one month from the close of each half year that is on 31st March and on 30th September, publish its unaudited financial results in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the mutual fund is situated. These shall also be displayed on the web site of the Fund and that of AMFI.</p>
<p><b>Annual Report</b></p>	<p>Pursuant to SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 05, 2018</p> <p>The scheme wise annual report shall be hosted on the website of the Mutual Fund/ AMC and on the website of AMFI. The Mutual Fund/ AMC shall display the link prominently on the AMC website and make the physical copies available to the unit holders, at the registered offices at all times.</p> <p>Mutual Fund/ AMC shall e-mail the scheme annual reports or abridged summary thereof to those unit holders, whose email addresses are registered with the Mutual Fund, unless specified otherwise.</p> <p>Mutual Fund/ AMC shall publish an advertisement every year disclosing the hosting of the scheme wise annual report on the AMC website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which unit holders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.</p> <p>Mutual Fund/ AMC shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unit holder.</p>
<p><b>Associate Transactions</b></p>	<p>Please refer to Statement of Additional Information (SAI).</p>
<p><b>Taxation</b> The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/ authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p>	<p>For details on taxation please refer to the clause on Taxation in the SAI</p>
<p><b>Investor services</b></p>	<p>Any complaints should be addressed to the Investor Relations Officer who can be contacted at the under mentioned address :</p> <p><b>Name</b> : Mr. Tanmoy Sengupta  <b>Address</b> : Shriram Asset Management Company Ltd., CK-6, 2nd Floor, Sector II, Salt Lake City, Kolkata-700 091  <b>Telephone No.</b> : (033) 2337 3012, Fax : (033) 2337 3014  <b>E-mail id</b> : info@shriramamc.in</p>

#### D. COMPUTATION OF NET ASSET VALUE

The computation of NAV, valuation of securities / assets, accounting policies and standards would be in conformity with the SEBI (Mutual Funds) Regulations, 1996 and guidelines issued from time to time. The NAV per unit shall be calculated as follows :

$$\text{NAV (Rs.)} = \frac{\text{Market or Fair Value of the Scheme's Investments} + \text{Current Assets} - \text{Current Liabilities and Provisions}}{\text{No. of Units outstanding under the Scheme / Plan}}$$

The NAV of the Scheme(s) will be calculated and disclosed at the close of every Business Day. Separate NAVs will be calculated and announced for each Plans / Options.

The NAV of the Scheme(s) will be calculated up to 4 decimals. Units will be allotted up to 3 decimals.

The valuation of the Scheme's assets and calculation of the Scheme's NAV shall be subject to audit on an annual basis and shall be subject to such regulations as may be prescribed by SEBI from time to time.

The NAV of the Scheme(s) will be calculated and disclosed at the close of every Business Day. Separate NAVs will be calculated and announced for each Plans / Options.

The NAV of the Scheme(s) will be calculated up to 4 decimals. Units will be allotted up to 3 decimals.

The valuation of the Scheme's assets and calculation of the Scheme's NAV shall be subject to audit on an annual basis and shall be subject to such regulations as may be prescribed by SEBI from time to time.

#### IV. FEES AND EXPENSES

As per the provisions of the Regulations, read with the amendments thereto, the following fee and expenses will be charged to the plans under the scheme.

**A. NEW FUND OFFER (NFO) EXPENSES** (These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc)

New fund offer expenses will be borne by the AMC.

**B. ANNUAL SCHEME RECURRING EXPENSES**

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc.

The aggregate of the Investment Management & Advisory Fee charged by Shriram AMC and the Expenses will remain within the maximum permissible TER as per Regulation 52 of the Regulations, as amended from time to time.

As per the Regulations, the maximum recurring expenses excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC but including investment management and advisory fee that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as in the table below:

Nature Of expense	Shriram Overnight Fund (% p.a. of net assets)
Investment Management and Advisory Fee	Upto 2.00
Trustee Fee	
Custodian Fees	
Registrar and Transfer Agent Fees	
Audit Fees	
Marketing and Selling Expenses including agents' commission	
Costs related to investor communications	
Costs of Statutory Advertisement	
Brokerage & Transaction Cost over and above 12 bps for cash market trades	
Cost of fund transfer from location to location	
Cost of providing account statements and IDCW redemption cheques and warrants	
Goods and Services Tax on expenses other than investment and advisory fees	
Goods and Services Tax on brokerage & transaction cost	
Cost towards investor education & awareness (at least 2 bps)	
Other Expenses*	
Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)(i) and (6)(a)	Upto 2.00
Additional expenses under regulation 52 (6A) (c) <sup>^</sup>	Upto 0.05
Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b) ^	Upto 0.30
The aforesaid does not include Goods and Services Tax on investment management and advisory fees. The same is more specifically elaborated below.	

\*As permitted under the Regulation 52 of SEBI (MF) Regulations, 1996 and pursuant to SEBI circulars no. CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI/HO/IMD/DF2/CIR/P/2018/16 dated February 02, 2018, SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018, SEBI (Mutual Funds) Second Amendment Regulations, 2012 and SEBI (Mutual Funds) (Fourth Amendment) Regulations 2018.

**# Note : Direct Plan shall have a lower expense ratio as compared to Regular plan excluding distribution expenses, commission, etc & no commission for distribution of units will be paid / charged under Direct Plan.**

The NAV of Direct Plan and Regular Plan shall be different.

^ Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are at least-

a. 30 per cent of gross new inflows in the scheme, or;

b. 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis :

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities :

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

& In terms of SEBI Circular No SEBI/HO/IMD/DF2/CIR/P/2018/15 dated February 02, 2018, in case exit load is not levied / not applicable, the AMC shall not charge the said additional expenses.

Notes:

1. Pursuant to SEBI (Mutual Funds) (Fourth Amendment) Regulations, 2018, the maximum total expenses of the scheme under Regulation 52(6)(c) shall be subject to following limits

Assets Under Management Slab (In Rs. crore)	Total expense ratio limits for other than equity oriented schemes*
On the first Rs.500 crores of the daily net assets	2.00%
On the next Rs.250 crores of the daily net assets	1.75%
On the next Rs.1,250 crores of the daily net assets	1.50%
On the next Rs.3,000 crores of the daily net assets	1.35%
On the next Rs.5,000 crores of the daily net assets	1.25%
On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.
On the balance of the assets	0.80%

\* excluding additional limit of 0.05 % specified in sub regulation (6A)(c) of Regulation 52 of SEBI (Mutual Funds) Regulations, 1996.

2. In addition to the expenses indicated above, the scheme will also bear

a) the GST on investment management & advisory fees

b) Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are at least-

(i) 30 per cent of gross new inflows in the scheme, or;

(ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities:

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

3. Brokerage & transaction costs (including Goods and Services Tax) which are incurred for the purpose of execution of trade may be capitalised to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Goods and Services Tax on brokerage and transaction cost paid for execution of trades shall be within the limit prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the asset management company or by the trustee or sponsors.

4. AMC shall annually set apart atleast 2 basis point on daily net assets for investor's education and awareness initiatives.

5. The investor should refer to the website of the mutual fund for the latest expense ratio of the scheme.

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MF) Regulations.

6. Illustration of impact of expense ratio on scheme's returns (simple example)

Particulars	Regular Plan	Direct Plan
Amount Invested (Rs.)	10,000	10,000
Gross Returns -Assumed	12%	12%
Closing NAV before Expenses (Rs.)	11,200	11,200
Expenses other than Distribution (Rs.)	50	50
Distribution Expenses (Rs.)	150	-
Total NAV after charging Expenses (Rs.)	11,000	11,150
Returns after Expenses (Rs.)	1000	1150
Net Returns to the Investor	10.00%	11.50%

Illustration is given to understand the impact of expense ratio on a scheme return and this should not be construed as an indicative return of the scheme. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of change. Further, the Actual Expense ratio will also be disclosed by the AMC at Mutual Fund's website which can be accessed at link [www.shriramamc.in/TER.aspx](http://www.shriramamc.in/TER.aspx).

### C. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC ([www.shriramamc.in](http://www.shriramamc.in)) or may call your distributor.

Type of Load	Load chargeable (as % age of NAV)
Entry load	Not Applicable. Pursuant to SEBI circular no. SEBI/IMD/ CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor.
Exit Load (During NFO and on an ongoing basis) Redemption/switch out / Transfer / Systematic Withdrawal Plan	NIL

Goods and Services Tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of Goods and Services Tax, if any, shall be credited to the scheme.

The investor is requested to check the prevailing load structure of the scheme before investing. For any change in load structure AMC will inter alia issue an addendum and display it on the website / Investor Service Centers.

Under the Scheme, the Trustee / AMC reserves the right to modify / change the Load structure if it so deems fit in the interest of smooth and efficient functioning of the Mutual Fund. The AMC reserves the right to introduce / modify the Load Structure depending upon the circumstances prevailing at that time subject to maximum limits as prescribed under the SEBI (MF) Regulations. The Load may also be changed from time to time and in the case of an



Exit / Redemption Load this may be linked to the period of holding. Exit load (net of GST) charged, if any, shall be credited to the Scheme. The investor is requested to check the prevailing load structure of the Scheme before investing. The Redemption Price however, will not be lower than 95 % of the NAV.

Any imposition or enhancement of Load in future shall be applicable on prospective investments only. AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of IDCW for existing as well as prospective investors. At the time of changing the Load Structure:

1. The addendum detailing the changes will be attached to SIDs and Key Information Memorandum. The addendum may be circulated to all the distributors / brokers so that the same can be attached to all Scheme Information Documents and Key Information Memoranda already in stock.
2. The addendum will be displayed on the website of the Mutual Fund and arrangements will be made to display the addendum in the form of a notice in all the Investor Service Centres and distributors /brokers' office.
3. The introduction of the exit load along with the details will be stamped in the acknowledgement slip issued to the investors on submission of the application form and will also be disclosed in the accounts statement issued after the introduction of such load.
4. A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.
5. Any other measure which the Mutual Fund may consider necessary.

#### **Transaction charges :**

In accordance with SEBI circular no. CIR/ IMD/ DF/ 13/ 2011 dated August 22, 2011, Transaction Charge per subscription of Rs.10, 000/- and above shall be charged from the investors and shall be payable to the distributors/ brokers in respect of applications routed through distributor/ broker relating to Purchases / subscription / new inflows only (lump sum and SIP), subject to the following:

- For Existing / New investors: Rs.100 / Rs.150 as applicable per subscription of Rs.10,000/- and above
- Transaction charge for SIP shall be applicable only if the total commitment through SIP amounts to Rs.10,000/- and above. In such cases the transaction charge would be recovered in maximum 4 successful installments.
- There shall be no transaction charge on subscription below Rs.10,000/-.
- There shall be no transaction charges on direct investments.
- There shall be no transaction charges for transaction other than purchases/subscriptions relating to new inflows such as Switches, etc.
- Transactions carried out through the Stock Exchange platforms for mutual funds shall not be subject to transaction charges.

However the distributors shall have an option to either "Opt-in/Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in/Opt-out" status shall be at distributor level, basis the product selected by the distributor at the Mutual Fund industry level.

The Transaction Charge as mentioned above shall be deducted by the AMC from the subscription amount of the Unit Holder and paid to the distributor and the balance shall be invested in the Scheme. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.

The requirement of minimum application amount shall not be applicable if the investment amount falls below the minimum amount required due to deduction of transaction charges from the subscription amount.

The AMCs shall be responsible for any malpractice/mis-selling by the distributor while charging transaction costs.

#### **DIRECT APPLICATIONS**

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

#### **V. RIGHTS OF UNIT HOLDERS**

Please refer to SAI for details.

#### **VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY**

1. Penalties and action(s) taken against foreign Sponsor(s) limited to the jurisdiction of the country where the principal activities (in terms of income/ revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Also, top 10 monetary penalties of foreign sponsor(s) during the last three years.  
Nil
2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.  
Nil
3. Details of all enforcement actions(Including the details of violation, if any) taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Board of Trustees /Trustee Company were/ are a party. The details of the violation shall also be disclosed.  
Nil
4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.  
Nil
5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or notified by any other regulatory agency shall also be disclosed.  
Nil

#### **VII. DISCLOSURES PURSUANT TO THE SEBI CIRCULAR SEBI/HO/IMD/DF2/CIR/P/2016/42 DATED MARCH 18, 2016**

Shriram Overnight Fund is a new scheme hence these disclosures are not applicable for this scheme.

1. a. The scheme is being managed by Mr. Deepak Ramaraju along with Ms. Gargi Bhattacharyya Banerjee with effect from August 20, 2022.  
b. Scheme's portfolio holdings (top 10 holdings and fund allocation towards Equity and Equity Related) as on September 30, 2022

Issuer	% to NAV
Clearing corporation of India	99.27
Cash, Cash Equivalents and Net Current Assets	0.73

Fund Allocation Towards Various Sectors	% to NAV
Others ( #)	99.27
Cash, Cash Equivalents and Net Current Assets	0.73
Total	100.00

# Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

The monthly portfolio holding can also be downloaded from our website, please visit our website at

<https://www.shriramamc.in/StatDis-MonthlyPart.aspx>

Scheme's Portfolio Turnover Ratio – Not applicable.

2. a. The aggregate investment in the scheme under the following categories:

(i) AMC's Board of Directors

Sr. No.	Name	Scheme / Plan	Units Held as on 30.09.2022	Value as on 30.09.2022 (Rs)
1	Mr. Ramamurthy Vaidyanathan	—	—	—
2	Mrs. Subhasri Sriram	—	—	—
3	Mr. Dhruv Lalit Mehta	—	—	—
4	Mrs. Jayshree Mahesh	—	—	—
5	Mr. Gaurav Makarand Patankar	—	—	—
6	Mr. Marc Scott Irizarry	—	—	—

(ii) Scheme's Fund Manager

Sr. No.	Name	Scheme / Plan	Units Held as on 30.09.2022	Value as on 30.09.2022 (Rs)
1	Mr. Deepak Ramaraju	—	—	—

(iii) Other key managerial personnel

Sr. No.	Name	Scheme / Plan	Units Held as on 30.09.2022	Value as on 30.09.2022 (Rs)
1	Mr. Chandur H Bhaya	Shriram Overnight Fund Direct- Growth	99995	1006139.69

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

Note: The Scheme covered under this Scheme Information Document was approved by the Board of Trustees on April 28, 2022.

For and on behalf of the Board of Directors of  
Shriram Asset Management Company Limited

Sd/-  
Director

Place : Chennai  
Date : October 28, 2022

**SHRIRAM ASSET MANAGEMENT COMPANY LIMITED (SHRIRAM AMC LTD.)**  
**- INVESTOR SERVICE CENTRES / OFFICIAL POINTS OF ACCEPTANCE FOR SHRIRAM MUTUAL FUND**  
**(For Ongoing Transactions)**

\*\*Official points of acceptance of transactions for schemes of SHRIRAM Mutual Fund  
SHRIRAM Mutual Fund Administrative Head Office: CK-6, 2nd Floor, Sector II, Salt Lake City, Kolkata-700091.

**Address of CAMS Centres:**

**Andhra Pradesh:**

40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada, Andhra Pradesh -520010; CAMS Service Center, Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam - 530 016, ANDHRA PRADESH; CAMS SERVICE CENTER, Door No.31-13-1158,1st floor, 13/1, Arundelpet, Ward No.6,Guntur-522002; 97/56, I Floor, Immadisetty Towers Ranganayakulapet Road, Santhapet, Nellore, Andhra Pradesh -524001; Door No: 6-2-12, 1st Floor, Rajeswari Nilayam,Near Vamsikrishna Hospital,Nyapathi Vari Street, T Nagar,Rajahmundry,AndhraPradesh,533101; Shop No : 6, Door No: 19-10-8,(Opp to Passport Office), AIR Bypass Road,Tirupati-517501, AndhraPradesh; Bandi Subbaramaiah Complex,D.No:3/1718, Shop No: 8, Raja Reddy Street,Kadapa,AndhraPradesh,516001; 15-570-33, I FloorPallavi Towers, Subash Road Opp: Canara Bank, Anantapur, AndhraPradesh,515001; CAMS SERVICE CENTRE,Shop No.26 and 27,Door No.39/265A and 39/265B,Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool-518001; CAMS SERVICE CENTRE,D.No.25-4-29,1st floor,Kommireddy vari street,Beside Warf Road, Opp Swathi Medicals, Kakinada-533001; Door No 4-4-96, First Floor.Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam, Andhra Pradesh 532001

**Assam:**

CAMS SERVICE CENTRE, Piyali Phukan Road, K.C.Path, House No.1, Rehabari, Guwahati-781008; CAMS Transaction Point, Bhowal Complex Ground Floor, Near Dena Bank, Rongagora Road PO / Dist - Tinsukia Assam PIN -786 125

**Bihar:**

G-3, Ground Floor,OM ComplexNear Saket Tower, SP Verma Road,Patna,Bihar,800001; Brahman Toli, Durgasthan Gola Road, Muzaffarpur, Bihar-842001; CAMS SERVICE CENTRE,Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812001; Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001.

**Chattisgarh:**

CAMS SERVICE CENTRE,1st Floor, Plot No.3,Block No.1,Priyadarshini Pariswar west,Behind IDBI Bank,Nehru Nagar,Bhilai-490020; HIG,C-23 Sector - 1Devendra Nagar, Raipur, Chattisgarh-492004; CAMS SERVICE CENTRE, Shop No.B-104, First Floor,Narayan Plaza, Link Road,Bilaspur(C.G)-495001

**Goa:**

CAMS SERVICE CENTER,Office No.103,1st Floor,Unitech City Centre,M.G.Road,Panaji Goa,Goa-403001; CAMS SERVICE CENTRE,F4-Classic Heritage,Near Axis Bank,Opp.BPS Club,Pajifond,Margao,Goa-403601; CAMS COLLECTION CENTRE,Office No.503,Buildmore Business Park,New Canca By pass Road,Ximer,Mapusa Goa-403507; NO DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank, Vasco, Goa-403802

**Gujarat:**

111- 113,1st Floor- Devpath Building Off. C G Road Behind Lal Bungalow, Ellis Bridge, Ahmedabad Gujarat 380006; CAMS SERVICE CENTRE,Shop No.G-5 ,International Commerce Center,Nr.Kadiwala School,Majura Gate,Ring Road,Surat-395002; 103 Aries Complex,Bpc Road, Off R.C.Dutt Road, Alkapuri,Vadodara, Gujarat, 390007; 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers,AnandGujarat388001; 305-306, Sterling Point,Waghawadi RoadOpp. HDFC BANK,BhavnagarGujarat364002; 207,Manek Centre, P N Marg, Jamnagar, Gujarat, 361001; Office 207 - 210, Everest BuildingHarihar ChowkOpp Shastri Maidan,Limda Chowk, Rajkot, Gujarat, 360001; 3rd floor,Gita Nivas, Opp Head Post Office, Halar Cross LaneValsad,Gujarat,396001; CAMS Service Centre,214-215,2nd floor, Shivani Park,Opp.Shankheshwar Complex,Kaliawadi, Navsari -396445,Gujarat; CAMS SERVICE CENTRE,Office No.4-5,First Floor,RTO Relocation Commercial Complex-B,Opp.Fire Station,Near RTO Circle,Bhuj-Kutch-370001; "Aastha Plus", 202-A, 2nd FloorSardarbag Road, Nr. AlkapuriOpp. Zansi Rani Statue, Junagadh Gujarat-362001; Shop No - F -56First Floor, Omkar ComplexOpp Old Colony,Nr Vallia Char Rasta,GIDC,Ankleshwar,Gujarat,393002; 1st Floor,Subhadra ComplexUrban Bank RoadMehsana,Gujarat, 384002; 208, 2nd Floor HEENA ARCADE,Opp. Tirupati Tower Near G.I.D.C. Char Rasta, Vapi, Gujarat,396195; CAMS SERVICE CENTRE,A-111,First Floor,R K Casta,Behind Patel Super Market, Station Road, Bharuch-392001; F 142, First Floor,Ghantakarna Complex Gunj Bazar, Nadiad,Gujarat, 387001; A/177, Kailash Complex Opp. Khedut Decor Gondal,Gujarat,360311; CAMS SERVICE CENTER, Shyam Sadan,First Floor, Plot No.120, Sector 1/A, Gandhidham-370201; D-78, First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Gujarat 383001; CAMS SERVICE CENTRE, Gopal Trade Center, Shop No.13-14, 3rd Floor, Nr.BK Mercantile bank,Opp.Old Gunj, Palanpur-385001; Shop No. 12,M.D. Residency,Swastik Cross Road, Surendranagar - 363001

**Haryana:**

B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House NIT, Faridabad, Haryana, 121001; SCO - 16, Sector - 14, First floor,Gurgaon,Haryana,122001; SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana, 132103; CAMS SERVICE CENTRE,SCO 06,Ground Floor,MR Complex,Near Sonipat Handar Delhi Road, Rohtak-124001; 124-B/R,Model TownYamunanagar,Yamuna Nagar,Haryana,135001; CAMS SERVICE CENTRE,No-12, Opp. HDFC Bank,Red Square Market,Hisar, Haryana,125001; CAMS SERVICE CENTRE, SCO 48-49, Ground Floor,opp peer, Bal Bhawan Road, Near HDFC Bank,Ambala City, Haryana - 134 003; No.29,Avtar Colony,Behind Vishal Mega Mart, Karnal-132001; Ground Floor of CA Deepak Gupta,,M G Complex, Bhawna marg , Beside Over Bridge,bansal Cinerma Market, Sirsa Haryana,125055

**Himachal Pradesh:**

I Floor, Opp. Panchayat Bhawan Main Gate Bus Stand, Shimla, Himachal Pradesh,171001; 1st Floor, Above Sharma General Store,Near Sanki Rest house,The Mall,Solan, Himachal Pradesh 173212

**Jammu & Kashmir:**

JRDS Heights Sector 14 Nanak Nagar Near Peaks Auto Showroom Jammu Jammu & Kashmir, 180004

**Jharkhand:**

Mazzanine FloorF-4, City Centre, Sector 4, Bokaro Steel City,Bokaro,Jharkhand,827004; Urmila Towers,Room No: 111(1st Floor) Bank More,Dhanbad,Jharkhand,826001; Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur,Jamshedpur,Jharkhand,831001; 4,HB RoadNo: 206,2nd Floor Shri Lok ComplexH B Road Near Firyalal,Ranchi,Jharkhand,834001; S S M Jalan RoadGround floorOpp. Hotel Ashoke,Caster Town,Deoghar,Jharkhand,814112; Municipal MarketAnnanda Chowk,Hazaribag,Jharkhand,825301

**Karnataka:**

Trade Centre,1st Floor45, Dikensen Road ( Next to Manipal Centre ),Bangalore,Karnataka,560042; No. G 4 & G 5,Inland MonarchOpp. Karnataka Bank Kadri Main Road, Kadri,Mangalore,Karnataka,575003; CAMS SERVICE CENTRE,Classic Complex,Block No.104,1st Floor,Saraf Colony,Khanapur Road,Tilakwadi,Belgaum-590006; 13, 1st Floor,Akkamahadevi Samaj ComplexChurch Road,P.J.Extension,Davangere,Karnataka,577002; No.204 - 205,1st Floor'EB ' Block, Kundagol ComplexOpp. Court, Club Road,Hubli,Karnataka,580029; No.1,1st Floor,CH.26 7th Main, 5th Cross (Above Trishakthi Medicals),Saraswati Puram,Mysore,Karnataka,570009; CAMS SERVICE CENTER,No.18/47/A,Govind Nilaya,Ward No.20,Sangankal Moka Road,Gandhinagar,Ballari-583102; No.65 1st FloorKishnappa Compound1st Cross,ÉHosmane Extn,Shimoga,Karnataka,577201; CAMS SERVICE CENTER,First Floor,No.17/1,-(272) 12Th Cross Road,Wilson Garden,Bangalore-560027; Pal Complex, 1st Floor,Opp. City Bus Stop,SuperMarket,Gulbarga,Karnataka 585101; CAMS SERVICE CENTER,Shop No-A2,Basement floor, Academy Tower,Opposite Corporation Bank,Manipal,Karnataka 576104

**Kerala:**

CAMS SERVICE CENTER,Building Name Modayil,Door No. 39/2638 DJ,2nd Floor 2A M.G. Road,Cochin - 682 016; 29/97G 2nd Floor,S A Arcade,Mavoor Road,Arayidathupalam,CalicutKerala-673016; CAMS SERVICE CENTER,1307 B,Puthenparambil Building,KSACS Road,Opp.ESIC Office,Behind Malayala Manorama Muttambalam P O,Kottayam-686501; RoomÉ No. 26 & 27Dee Pee Plaza,Kokkalai,Trichur,Kerala,680001; R S Complex,Opp of LIC Building,Patton PO,Trivandrum,Kerala,695004; CAMS SERVICE CENTRE,Uthram Chambers(Ground Floor),Thamarakulam,Kollam-691006; Room No.PP.14/435Casa Marina Shopping CentreTalap,Kannur,Kerala,670004; 10 / 688, Sreedevi Residency,Mettupalayam Street,Palakkad,Kerala,678001; CAMS SERVICE CENTER,1st Floor,Room No-61(63),International shopping Mall,Opp.ST Thomas Evangelical Church,Above Thomsan Bakery,Manjady,Thiruvalla-689105; Doctor's Tower Building,Door No. 14/2562, 1st floor,North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey Kerala,688001

**Madhya Pradesh:**

101, Shalimar Corporate Centre, 8-B, South Tukogunj,Opp.Greenpark, Indore,MadhyaPradesh,452001; Plot no 10, 2nd Floor,Alankar Complex,Near ICICI Bank,MP Nagar, Zone II,Bhopal,MadhyaPradesh462011; G-6 Global Apartment,Kailash Vihar Colony, Opp. Income Tax Office, City Centre Gwalior Madhya Pradesh-474002; 8, Ground Floor, Datt Towers,Behind Commercial Automobiles,Napier Town,Jabalpur,MadhyaPradesh,482001; CAMS SERVICE CENTER,2nd Floor,Parasia Road,Near Surya Lodge,Sood Complex,Above Nagpur CT Scan, Chhindwara,MadhyaPradesh 480001; 1st Floor,Gurunanak dharmakanta,Jabalpur Road,Bargawan,Katni,MadhyaPradesh 483501; Dafria & Co.No.18, Ram Bagh, Near Scholar's School,Ratlam, MadhyaPradesh 457001; Opp. Somani Automobile,s Bhagwanganj Sagar, MadhyaPradesh 470002; Adjacent to our existing Office at 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain - 456010

**Maharashtra:**

Rajabahdur Compound,Ground FloorOpp Allahabad Bank, Behind ICICI Bank30, Mumbai Samachar Marg, FortMumbai,Maharashtra,400023; 145 ,Lendra,New

Ramdaspath,Nagpur,Maharashtra,440010; CAMS SERVICE CENTER,Vartak Pride,1st Floor,Survey No.46,City Survey No.1477,Hingne budruk,D.P.Road,Behind Dinanath mangeskar Hospital,Karvenagar,Pune-411052; 81, Gulsham Tower,2nd Floor,Near Panchsheel Talkies,Amaravati,Maharashtra,444601; CAMS SERVICE CENTRE,2nd Floor,Block No D-21-D-22,Motiwala Trade Centre,Nirala Bazar,New Samarath Nagar,Opp.HDFC Bank,Aurangabad-431001; Rustomji Infotech Services70, NavipethOpp. Old Bus Stand,Jalgaon,Maharashtra,425001; 2 B, 3rd Floor,Ayodhya Towers,Station Road,Kolhapur,Maharashtra,416001; CASM SERVICE CENTRE,1st Floor,"Shraddha Niketan",Tilak Wadi,Opp Hotel City Pride,Sharanpur Road,Nasik-422002; Flat No 109, 1st FloorA Wing, Ekalyani Tower126 Siddheshwar Peth,Near Pangal High SchoolSolapur,Maharashtra,413001; 117 / A / 3 / 22.E Shukrawar Peth,Sargam Apartment,Satara,Maharashtra,415002; Opp. RLT Science CollegeCivil Lines,Akola,Maharashtra,444001; CAMS SERVICE CENTER,Dev Corpora,1st Floor,Office No.102,Cadbury Junction,Eastern Express Way,Thane-400601; CAMS Pvt Ltd.No.351,Icon,501,5th Floor,Western Express Highway,Andheri East,Mumbai-400069; Jiveshwar Krupa BldgShop. NO.2, Ground Floor,Tilak ChowkHarbhat Road,Sangli,Maharashtra-416416; Shop No 6, Ground Floor,Anand Plaza Complex,Bharat Nagar,Shivaji Putla Road,Jalna,Maharashtra,431203; CAMS SERVICE CENTRE,Platinum Mall,Office No.307,3rd Floor,Jawahar Road,Ghatkopar East,Mumbai-400077; 501 – TIARA, CTS 617, 617/1-4,E Off Chandavarkar Lane, Maharashtra Nagar, Borivali – West, Mumbai – 400092; CAMS SERVICE CENTRE,BSEL Tech Park,B-505,Plot No.39/5 & 39/5A,Sector 30A,Opp.Vashi Railway StationmVashi,Nav Mumbai-400705; 3, Adelade Apartment,Christain Mohala, Behind Gulshan-E-Iran Hotel,Amardeep Talkies Road,Bhusawal,Maharashtra,425201; CAMS SERVICE CENTER,Office No.3,1st Floor,Shree Parvati,Plot No.1/175,Opp. Mauli Sabhagruh,Zopadi Canteen,Savedi,Ahmednagar-414003; HouseNo 3140, Opp Liberty Furniture,Jamnala Bajaj Road, Near Tower Garden,Dhule,Maharashtra 424001; CAMS SERVICE CENTRE,Orchid Tower,Gr Floor,Gala No.06,S.V.No.301/Paiki 1/2,Nachane Municipice Aat,Arogya Mandir,Nachane Link Road,At,Post,Tal.Ratnagiri Dist.Ratnagiri-415612; Pushpam, Tilakwadi,Opp. Dr. Shrotri Hospital,Yavatmal,Maharashtra 445001

#### New Delhi:

7-E, 4th FloorDeen Dayaal Research Institute Building Swami Ram Tirath Nagar,Near Videocon Tower Jhandewalan Extension,New Delhi,NewDelhi,110055; CAMS SERVICE CENTRE,Aggarwal Cyber Plaza-II,Commercial Unit No-371,3rd Floor,Plot No C-7,Netaji Subhash Palace,Pitampura-110034; CAMS SERVICE CENTER,No.306,3Rd Floor,DDA-2 Building,District Center,Janakpuri,New Delhi-110058; Flat no.512, Narian Manzil, 23 Barakhamba Road Connaught Place,NewDelhi,110001

#### Orissa:

Plot No -111,Varaha Complex Building3rd Floor,Station Square,Kharvel Nagar,Unit 3-Bhubaneswar-Orissa-751001; CAMS SERVICE CENTER,Kalika temple Street,Ground Floor,Beside SBI BAZAR Branch,Berhampur-760002; Near Indian Overseas BankCantonment Road,Mata Math,Cuttack,Orissa,753001; CAMS SERVICE CENTRE,2nd Floor,J B S Market Complex,Udit Nagar,Rourkela-769012; C/o Raj Tibrewal & Associates, Opp. Town High School,Sansarak Sambalpur,Orissa,768001; B C Sen Road,Balasore,Orissa,756001

#### Pondicherry:

S-8, 100,Jawaharlal Nehru Street(New Complex, Opp. Indian Coffee House),Pondicherry,Pondicherry,605001

#### Punjab:

Deepak Tower, SCO 154-155,1st Floor-Sector 17-Chandigarh-Punjab-160017; U/ GF, Prince Market, Green Field,NearTraffic Lights,Sarabha Nagar Pulli,Pakhowal Road,Ludhiana,Punjab,141002; CAMS SERVICE CENTER,3rd Floor,Bearing Unit No-313,Mukut House,Amritsar-143001; CAMS SERVICE CENTER, 144,Vijay Nagar,Near Capital Small Finance Bank,Football Chowk,Jalandar City-144001; CAMS SERVICE CENTRE,No.35 New Lal Bagh,Opp.Polo Ground,Patiala-147001; 2907 GH,GT Road,Near Zila Parishad,Bhatinda,Punjab,151001; Near Archies Gallery,Shimla Pahari Chowk,Hoshiarpur ,Punjab 146001; CAMS SERVICE CENTRE,No.9, New Town,Opp.Jaswal Hotel,Daman Building,Moga-142001

#### Rajasthan:

R-7, Yudhisthir Marg C-SchemeBehind Ashok Nagar Police Station,Jaipur,Rajasthan,302001; AMC No. 423/30 Near ChurchOpp T B Hospital,Jaipur Road,Ajmer,Rajasthan,305001; 256A, Scheme No:1,Arya Nagar,Alwar,Rajasthan,301001; C/o Kodwani Associates Shope No 211-213 2nd floor Indra Prasth Tower syam Ki Sabji Mandi Near Mukerjee Garden Bhilwara-311001 (Rajasthan); 1/5, Nirmal Tower,1st Chopasani Road,Jodhpur,Rajasthan,342003; B-33 'Kalyan Bhawan, Near Triangle Park,Vallabh Nagar,Kota,Rajasthan,324007; CAMS SERVICE CENTRE,No.32,Ahinsapuri,Fatehpura Circle,Udaipur-313001; 18 L BlockSri Ganganagar,Rajasthan,335001; Behind rajasthan patrika In front of vijaya bank 1404,amar singh pura Bikaner.334001; 3, Ashok Nagar, Near Heera Vatika,Chittorgarh, Rajasthan 312001

#### Tamil Nadu:

Ground Floor No.178/10,Kodambakkam High Road, Opp. Hotel Palmgrove,Nungambakkam-Chennai-Tamilnadu-600034; CAMS SERVICE CENTRE,No.1334,Thadagam Road,Thirumurthy Layout,R.S.Puram,Behind Venkateswara Bakery,Coimbatore-641002; Shop No 3 2nd Floor Surya Towers,No 272/273 Goodshed Street, Madurai - 625001; 197, Seshaiyer Complex,Agraharam Street,Erode,Tamilnadu,638001; No.2, I Floor Vivekananda Street,New Fairlands,Tamilnadu,636016; 1(1), Binny Compound,II Street,Kumaran Road,Tirupur,Tamilnadu,641601; CAMS SERVICE CENTRE,No.F4,Magnam Suraksaa Apatments,Tiruvananthapuram Road,Tirunelveli-627002; No 8, I Floor, 8th Cross West Extn,Thillainagar,Trichy,Tamilnadu,620018; CAMS SERVICE CENTRE,AKT Complex,2nd Floor,No.1,3,New Sankaranpalayam Road Tolgate,Vellore-632001; No.28/8 1st Floor, Balakrishna Colony, Pachaippa Street, Near VPV Lodge, Kumbakonam – 612001; 126 G, V.P.Towers, Kovai Road, Westment of Axis BankKarur, Tamilnadu,639002; CAMS SERVICE CENTER,3rd Floor, B R Complex,No.66,Door No.11A,Ramakrishna Iyer Street,Opp.National Cinema Theatre,West Tambaram,Chennai-600045; No.158,Rayala Tower-1,Anna salai,Chennai-600002; 16A/63A, Pidamaneri Road, Near Indoor Stadium,Dharmapuri, Tamilnadu 636701; CAMS SERVICE CENTER,Survey No.25/204,Attibele Road,HCF Post,Mathigiri,Above Time Kids School,Oppsite To Kuttys Frozen Foods,Hosur-635110; 156A / 1, First Floor, Lakshmi Vilas BuildingOpp. To District Registrar Office, Trichy Road,Namakkal,Tamilnadu 637001; No 59 A/1, Railway Feeder Road(Near Railway Station)RajapalayamTamilnadu-626117; 4B/A16, Mangal Mall Complex,Ground Floor,Mani Nagar,TuticorinTamilnadu-628003

#### Telangana:

208, II FloorJade ArcadeParadise Circle,Hyderabad,Telangana,500003; Hno. 2-4-641, F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal.Telangana-506001; HNo.7-1-257, Upstairs S B H mangammathota,Karimnagar,Telangana,505001; Shop No: 11 - 2 - 31/3, 1st floor,Philips Complex,Balajinagar, Wyrā Road,Near Baburao Petrol Bunk,Khammam,Telangana 507001; CAMS SERVICE CENTRE,No.15-31-2M-1/4,1st floor,14-A,MIG,KPHB colony,Kukatpally,Hyderabad-500072

#### Tirupura:

Advisor Chowmuhan (Ground Floor), Krishnanagar, Agartala, Tripura, 799001.

#### Uttarkhand:

204/121 Nari Shilp Mandir Marg(1st Floor) Old Connaught Place,Chakrata Road,Dehradun,Uttarakhand,248001; 22, Civil Lines, Ground Floor,Hotel Krish Residency,Roorkee,Uttarakhand 247667

#### Uttar Pradesh:

I Floor 106 to 108City Centre Phase II,63/ 2, The Mall Kanpur Uttarpradesh-208001; CAMS SERVICE CENTER,Office No.107,1St Floor,Vaisali Arcade Building,Plot No 11, 6 Park Road,Lucknow-226001; No. 8, II Floor Maruti Tower Sanjay Place ,Agra ,Uttarpradesh-282002; 30/2, A&B, Civil Lines Station Besides ,Vishal Mega Mart Strachey Road, Allahabad ,Uttarpradesh-211001; CAMS SERVICE CENTER,1st Floor,C-10 RDC Rajnagar,Opp Kacheri Gate No.2,Ghaziabad-201002; CAMS SERVICE CENTRE,Shop No.5 & 6,3Rd Floor,Cross Road The mall,A D Tiraha,bank Road,Gorakhpur-273001; 108 1st Floor Shivam Plaza,Opp: Eves Cinema, Hapur Road,Meerut,Uttarpradesh,250002; H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad-244001; Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh-221010; No.372/18D,1st Floor Above IDBI Bank,Beside V-Mart,Near RAKSHAN,Gwalior Road,Jhansi-284001; City Enclave, Opp. Kumar Nursing Home Ramghat Road Aligarh Uttarpradesh-202001; CAMS SERVICE CENTER,F-62-63,2nd Floor,Butler Plaza Commercial Complex Civil Lines Bareilly Uttarpradesh-243001; I Floor, Krishna ComplexOpp. Hathri GateCourt Road,Saharanpur,Uttarpradesh,247001; CAMS SERVICE CENTER,E-3,Ground Floor,Sector 3,Near Fresh Food factory,Noida-201301; CAMS C/O RAJESH MAHADEV & CO SHOP NO 3,1st Floor JAMIA COMLEX STATION ROAD BASTI PIN - 272002; CAMS SERVICE CENTRE,1/13/196,A,Civil Lines,Behind Tripati Hotel,Faizabad,Uttarpradesh-224001; Durga City Centre, Nainital Road, Haldwani, Uttarakhand-263139; 248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh-222001; 159/160 Vikas Bazar Mathura Uttarpradesh-281001; 17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium SAI Hostel Jail Road Rae Bareilly Uttar pradesh -229001; Bijlipura, Near Old Distt Hospital, Jail Road ,Shahjahanpur Uttarpradesh-242001; Arya Nagar Near Arya Kanya School Sitapur Uttarpradesh-261001; 967, Civil Lines Near Pant Stadium Sultanpur Uttarpradesh-228001

#### West Bengal:

CAMS SERVICE CENTRE,Plot No.3601,Nazrul Sarani,City Centre,Durgapur-713216; CAMS SERVICE CENTER,2/1,Russell Street,2nd Floor,Kankaria Centre,Kolkata-700071; Block – G 1st Floor,P C Chatterjee Market Complex Rambandhu Talab PO, Ushagram Asansol Westbengal Pin No 713303; CAMS SERVICE CENTER,No.399, G T Road, 1st floor,Above exide show room ,BurdwanWestbengal713101; CAMS SERVICE CENTER,No.78,Haren Mukherjee Road,1st Floor,Beside SBI Hakimpara,Siliguri-734001; A – 1/50, Block A Kalyani - Nadia Dt, PIN- 741235; CAMS SERVICE CENTRE,"Silver Palace" OT Road,Inda-Kharagpur,G-P-Barakola,P.S.Kharagpur Local,Dist West Midnapore-721305; Cams Collection Centre, 3/1,R.N. Mukherjee Road, 3rd Floor, Office space -3C, "Shreeram Chambers", Kolkata -700 001; MOUZA-BASUDEVPUR, J.L. NO. 126, Haldia Municipality, Ward No 10, Durgachak, Haldia - 721602; Daxhinapan Abasan,Opp Lane of Hotel Kalinga,SM Pally,Malda,Westbengal 732101

**AMFI CERTIFIED STOCK EXCHANGE BROKERS/ CLEARING MEMBERS /DEPOSITORY PARTICIPANTS# AS  
OFFICIAL POINTS OF ACCEPTANCE FOR TRANSACTIONS (PURCHASE/ REDEMPTION) OF UNITS OF  
SHRIRAM MUTUAL FUND SCHEMES THROUGH THE STOCK EXCHANGE(S) INFRASTRUCTURE**

# For Processing only Redemption Request of Units Held in Demat Form.

The eligible AMFI certified stock exchange Brokers/ Clearing Members/ Depository Participants who have complied with the conditions stipulated in SEBI Circular No. SEBI /IMD / CIR No.11/183204/2009 dated November 13, 2009 for stock brokers viz. AMFI/ NISM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund will be considered as Official Points of Acceptance (OPA) of the Mutual Fund.





## **SHRIRAM ASSET MANAGEMENT COMPANY LIMITED**

Registered Office :  
217, 2nd Floor, Swastik Chambers, Near Junction of S.T. & C.S.T. Road,  
Chembur, Mumbai - 400 071, India  
e-mail for Investors : [info@shriramamc.in](mailto:info@shriramamc.in) | e-mail for Distributors : [dist@shriramamc.in](mailto:dist@shriramamc.in)

website : [www.shriramamc.in](http://www.shriramamc.in)