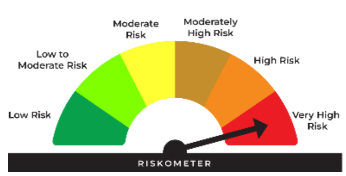
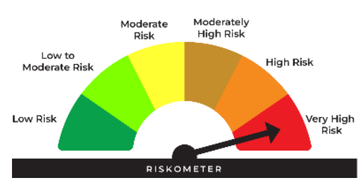
SCHEME INFORMATION DOCUMENT

Name of Mutual Fund	:	SHRIRAM MUTUAL FUND
Name of Asset Management Company	:	Shriram Asset Management Company Limited (CIN: L65991MH1994PLC079874)
Address of AMC	:	Registered Office : 217, 2nd Floor, Swastik Chambers, Near Junction of S.T. & C.S.T. Road, Chembur, Mumbai-400 071, India
Website of AMC	:	www.shriramamc.in
Name of Trustee Company	:	Shriram Trustees Limited CIN: U66190TN2024PLC173213
Address of Trustee Company	:	Shriram House, No. 4, Burkit Road, T. Nagar, Chennai - 600 017
Name of the Scheme	:	SHRIRAM GOLD ETF PASSIVE FOF
Type of Scheme		An open-ended Fund of Fund Scheme investing in units of Gold ETFs.
Category of Scheme	:	Commodity based FoF(Domestic)
Scheme Code	:	SHRI/O/O/FOD/26/04/0011

NFO open date: September 11, 2026
NFO close date: September 24, 2026
Scheme re-open on: September 30, 2026
Offer of Units of Rs. 10/- (Rupees Ten only) each for cash during the New Fund Offer Period and during the Continuous offer for Units at NAV based prices

This product is suitable for investors who are seeking*:	**Scheme Risk-o-meter**	**Scheme Benchmark: Domestic Price of Physical Gold Benchmark Risk-o-meter**
• Long term capital appreciation • Investment in units of various Gold ETFs which further invests in physical Gold There is no assurance that the investment objective of the Scheme will be achieved	 The risk of the scheme is very high risk	 The risk of Domestic Price of Physical Gold (Benchmark) is very high risk

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

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

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Shriram Mutual Fund, Standard Risk Factors, Special Consideration, tax and legal issues and general information on www.shriramamc.in.

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 2026, (hereinafter referred to as "**SEBI (MF) Regulations**") as amended till date and circulars issued thereunder filed with SEBI. 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 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 Centres / Website / Distributors or Brokers. 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 **August 28, 2026**.

HIGHLIGHTS / SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Benchmark (TRI)**	The performance of the Scheme will be benchmarked to Domestic Price of Physical Gold. **Rationale for adoption of benchmark:** The Trustees have adopted Domestic Price of physical gold as the benchmark index which is in accordance with Clause 4.2.6 of SEBI Master Circular dated March 20, 2026. The Trustee reserves right to change benchmark in future for measuring performance of the Scheme subject to SEBI MF Regulations and circulars issued by SEBI from time to time.
II.	**Plans and Options** **Plans/Options and sub options under the Scheme**	**Regular Plan (For applications routed through Distributors)** ○ Growth ○ Income Distribution cum Capital Withdrawal option (Payout/Reinvestment) **Direct Plan (For applications not routed through Distributors)** ○ Growth ○ Income Distribution cum Capital Withdrawal option (Payout/Reinvestment) Note: IDCW amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realised gains. IDCW distribution is at the discretion of the Trustees and subject to available distributable surplus. However, the Trustee reserve the right to introduce / modify investment Plans / Options under the Scheme at a future date in accordance with SEBI (MF) Regulations If IDCW payable under Payout of Income Distribution cum Capital Withdrawal option is equal to or less than Rs. 500/- then the IDCW would be compulsorily reinvested in the option of the Scheme. The portfolio of both plans will be unsegregated. The AMC reserves the right to introduce further Options as and when deemed fit. Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.

Guidelines for Processing of transactions received under Regular Plan with invalid ARN

In accordance with AMFI circular no. 135/BP/ 111 /2023-24 dated February 2, 2024, transactions received in Regular Plan with Invalid ARN shall be processed in Direct Plan of the same Scheme (even if reported in Regular Plan), applying the below logic:

Transaction Type	Primary ARN			SUB distributor ARN		EUIN*	Execution Only Mentioned	Regular Plan / Direct Plan
	Valid	Invalid	Empanelled	Valid	Invalid	Valid	Yes	
Lump Sum/ Registration	Y		Y				Y	Regular
	Y		N	Not applicable				Direct
	Y		Y	N.A.	N.A.	N.A.	N	Regular
	Y		Y	Y		Y		Regular
		Y						Direct
	Y		Y	Y			Y	Regular
	Y		Y		Y			Direct
Trigger	Y			Not applicable				Regular
		Y		Not applicable				Direct

III.	Load Structure	**Entry Load :** Not Applicable. Para 11.7.1 of SEBI Master Circular on Mutual Funds dated March 20, 2026 as amended from time to time has decided that there shall be no entry load for all Mutual Fund schemes. 'Exit load' means the charge or fee levied by the mutual fund at the time of redemption or repurchase of units. . Load amounts are variable and are subject to change from time to time. **Exit Load : Nil** As per clause 11.7.3 of SEBI Master Circular dated March 20, 2026, no load would be charged on Bonus units and of units allotted on reinvestment of IDCW. No Exit Load shall be levied in case of switch transactions from Regular Plan to Direct Plan and vice versa under the same scheme. For any change in exit load, AMC will issue an addendum and display it on the website/Investor Service Centres.

		The Mutual Fund may charge the load within the stipulated limit of 3% and without any discrimination to any specific group. The Repurchase Price however, will not be lower than 97%of the NAV. The Trustee reserves the right to modify/alter the load structure and may decide to charge an exit load on the Units with prospective effect, subject to the maximum limits as prescribed under the SEBI Regulations. At the time of changing the load structure, the AMC shall take the following steps: • The AMC shall be required to issue an addendum and display the same on its website immediately. The latest applicable addendum shall be part of SID and KIM till it is updated. • The digital copies of SID shall have a functional website link to the respective addendums to the SID issued after the last update of SID. • The addendum shall be sent via email to all the distributors/brokers/Investor Service Centre (ISC), so that the same can be provided along with the SID and KIM till it is updated. The AMC may change the load from time to time and in case of an exit/repurchase load this may be linked to the period of holding. It may be noted that any such change in the load structure shall be applicable on prospective investment only. The exit load (net off GST, if any, payable in respect of the same) shall be credited to the Scheme of the Fund. The distributors should disclose all the commissions (in the form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor.
IV.	**Minimum Application Amount/switch in**	**Lumpsum:** The minimum application amount shall be Rs. 500/- and in multiples of Re.1/- thereafter **Investment through SIP:** Weekly/Fortnightly/Monthly/Quarterly: Any date of every month (between 1st & 28th) i) Rs. 500/- and in multiples of Re. 1/-thereafter for minimum 24 instalments ii) Rs. 1000/-and in multiples of Re. 1/-thereafter for minimum 12 instalments
V.	**Minimum Additional Purchase Amount**	For subsequent additional purchases, Rs. 500 /- and in multiples of Re. 1/- thereafter.

VI.	**Minimum Redemption/ Switch out amount**	The minimum redemption amount for all plans will be Rs. 500/- or account balance, whichever is lower.
VII.	**Tracking Error**	The Scheme being a Fund of Fund scheme, the same is not applicable.
VIII	**Tracking Difference**	The Scheme being a Fund of Fund scheme, the same is not applicable.
IX.	**Computation Of NAV**	The Net Asset Value (NAV) per unit will be computed by dividing the net assets of the Scheme(s)/Plan(s)/Option(s) by the number of units outstanding under the Scheme(s)/Plan(s)/Option(s) on the valuation date. The Fund will value its investments according to the valuation norms, as per the AMC's valuation policy and as specified in Seventh Schedule of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time. The Net Assets Value (NAV) per unit under the Scheme/Plan/Option shall be calculated as follows: NAV (Rs.) = Market or Fair Value of Scheme's Investment + Current Assets – Current Liabilities and Provision ――――――――――――――― No. of Units outstanding under Scheme on the Valuation Date Detailed disclosure on weblink – The details are provided under Annexure 2 of this SID, once the scheme is launched the same will be uploaded on the mutual fund website and the link will be provided.
X.	**Asset Allocation**	Under normal circumstances, the asset allocation under the Scheme will be as follows:

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

		The Scheme does not intend to undertake/ invest/ engage in: • Securitised debt • Debt Instruments with Structured obligation/Credit enhancements • Debt Instruments having Special Features as defined under clause 13.1.9 of SEBI Master Circular dated March 20, 2026 • Credit Default Swaps • Repo in corporate debt securities • Unrated Debt instruments • Securities lending or short selling • ADR/ GDR / Foreign Securities • Derivatives • ReITs and InvITs • Other Fund of Fund Schemes The Scheme will invest in the units of publicly traded various Gold ETFs. The cumulative gross exposure through units of various Gold ETFs, Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds shall not exceed 100% of the net assets of the Scheme in accordance with Clause 13.18.1 of SEBI Master Circular dated March 20, 2026. Cash and cash equivalents as per 13.18.6 (a) of SEBI Master Circular No. SEBI/ HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026 which includes T-bills, Government Securities and Repo on Government Securities having residual maturity of less than 91 calendar Days, shall not be considered for the purpose of calculating gross exposure limit. Debt securities include, but are not limited to, debt securities of the Government of India, State and Local Governments, Government Agencies, Statutory Bodies, Public Sector Undertakings, Public Sector Banks or Private Sector Banks or any other Banks, Financial Institutions, Development Financial Institutions, and Corporate Entities, collateralised debt securities or any other instruments as may be prevailing and permissible under the Regulations from time to time). The debt securities (including money market instruments) referred to above could be fixed rate or floating rate, listed, unlisted, privately placed, unrated among others, as permitted by regulation. Pending deployment of funds of a scheme in securities in terms of investment objectives of the scheme a mutual fund can invest the funds of the scheme in short term deposits of scheduled commercial banks. The investment in these deposits shall be in accordance with clause 13.7 of SEBI Master Circular dated March 20, 2026.

Sl. No.	Type of Instrument	Percentage of Exposure	Circular references*
1	Derivatives	0%	-
2	Securitised Debt	0%	-
3	Debt Instruments with special features (AT1 and AT2 Bonds)	0%	-
4	Debt Instruments with Structured Obligations (SO)/ Credit Enhancements (CE)	0%	-
5	Stock lending and Borrowing	0%	-
6	Overseas Investments	0%	-
7	ReITs and InVITs	0%	-
8	Tri-party repos(TREPS)**	Up to 5% of the net assets of the Scheme	-
9	Units of underlying Gold ETFs	Up to 100% of the net assets of the Scheme	-
10	Repo/ reverse repo transactions in corporate debt securities	0%	-
11	Credit Default Swap transactions	0%	-
12	Units of debt/liquid schemes of domestic Mutual Funds	5%	Clause 3 of Sixth Schedule of SEBI (Mutual Funds) Regulations, 2026 and Para 13.14 of SEBI Master circular dated March 20, 2026
13	Fund of Fund Schemes	0%	Clause 4 of Sixth Schedule of SEBI (Mutual Funds) Regulations, 2026.

*SEBI circular references (wherever applicable) in support of exposure limits of different types of asset classes in asset allocation shall be provided.

**Allocation may be made to TREPS from any amounts that are pending deployment or on account of any adverse market situation.

Rebalancing due to Short Term Defensive Consideration

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Clause 1.9.1(b) of SEBI Master Circular No. SEBI/HO/24/13/11(1)2026-IMDPOD-1/I/7602/2026 dated March 20, 2026, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Rebalancing due to Passive Breach:

Further, as per para 3.11 of SEBI Master Circular on Mutual Funds dated March 20, 2026, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in para 3.11 of SEBI Master Circular on Mutual Funds dated March 20, 2026.

Timelines for deployment of funds collected in NFO:

Further, as per para 7.24 of SEBI Master Circular on Mutual Funds dated March 20, 2026, deployment of the funds garnered in NFO shall be made within 30 business days from the date of allotment of units. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee. The Investment Committee shall examine the root cause for delay in deployment before granting approval for part or full extension. The Investment Committee shall not ordinarily give part or full extension where the assets for any scheme are liquid and readily available.

In case the funds are not deployed as per the asset allocation mentioned in the SID as per the aforesaid mandated plus extended timelines, AMC shall:

(i) not be permitted to receive fresh flows in the same scheme till the time the funds are deployed as per the asset allocation mentioned in the SID.

(ii) not be permitted to levy exit load, if any, on the investors exiting such scheme(s) after 60 business days of not complying with the asset allocation of the scheme.

		(iii) inform all investors of the NFO, about the option of an exit from the concerned scheme without exit load, via email, SMS or other similar mode of communication. (iv) report deviation, if any, to Trustees at each of the above stages. In case of NFO, portfolio construction in accordance with the scheme's asset allocation shall commence on the date of allotment of units. Deployment of NFO proceeds after the NFO closure period and prior to allotment of units may be allowed to be invested in triparty repo on Government securities or Treasury Bills, in line with the existing provision for deployment prior to the NFO closure period as mentioned in para 1.7.3 of the SEBI Master Circular for Mutual Funds dated March 20, 2026.
XI	**Fund Manager Details**	Name : Mr. Sudip More Managing Since : Not applicable as it is a New Scheme Total Experience 19 Years Name : Mr. Surjeet Kumar Singh Managing Since : Not applicable as it is a New Scheme Total Experience: Not Applicable For complete details refer **Annexure 2A**
XII	**Annual Scheme Recurring Expenses**	The AMC has estimated that upto 0.90% daily net assets of the scheme will be charged to the scheme as expenses. For detailed disclosure, kindly refer **Annexure 2 - www.shriramamc.in/TER.aspx** For detailed disclosure, kindly refer SAI
XIII.	**Transaction charges and stamp duty**	**Transaction charges**: No transaction charge shall be deducted from the Subscription amount for transactions / applications received through the distributors. **Stamp duty:** Pursuant to the notification no. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by the Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of the notification dated February 21, 2019 issued by the Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019 and Clause 10.1 of SEBI Master Circular dated May 19, 2023, a stamp duty @ 0.005% of the transaction value would be levied on applicable mutual fund transactions, with effect from July 01, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase/ switch-in transactions to the unitholders would be reduced to that extent. Please refer to SAI for further details.

XIV.	**Information available through weblink**	The details of the following information are provided in Annexure 2: • Liquidity/listing details • NAV disclosure • Applicable timelines for dispatch of redemption proceeds etc. • Breakup of Annual Scheme Recurring expenses • Definitions • Applicable risk factors • Detailed disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents/ underlying fund in case of fund of funds • List of official points of acceptance • Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations • Investor services • Portfolio Disclosure • Detailed comparative table of the existing schemes of AMC • Scheme performance – The Scheme is a new scheme and does not have any performance track record. • Periodic Disclosures • Any disclosure in terms of Consolidated Checklist on Standard Observations • Scheme specific disclosures (as per the prescribed format) • Scheme Factsheet
XV	**How to Apply**	Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs) of the AMC or RTA or Distributors or can be downloaded from our website www.shriramamc.in The list of the OPA / ISC are available on our website as well. Investors intending to trade in Units of the Schemes, through the exchange platform will be required to provide demat account details in the application form. The application forms for subscriptions/redemptions (applicable for Market Makers /Large Investors) should be submitted at any of the ISCs/Official Points of Acceptance of the AMC. For detailed disclosure, kindly refer SAI.
XVI	**Where can applications for subscription / redemption / switches be submitted**	List of official points of acceptance, collecting banker details etc. - https://www.shriramamc.in/contact-us Details of the Registrar and Transfer Agent (R&T), official points of acceptance, collecting banker details etc. - https://www.shriramamc.in/about-us#address_secs

		Investors are required to note that it is mandatory to mention their bank account numbers in their applications/requests for redemption. For detailed disclosure, kindly refer SAI.
XVII	**Specific attribute of the scheme (such as lock in/ duration in case of target maturity scheme/close ended schemes etc.) (as applicable)**	Not applicable
XVIII	**Special product/facility available during the NFO and on ongoing basis**	The following facilities are available under the Scheme: 1. Systematic Investment Plan 2. Systematic Transfer Plan 3. Systematic Withdrawal Plan For further details of above special products / facilities, kindly refer SAI
XIX	**Segregated portfolio / side pocketing disclosure**	The Scheme has the provision to segregate a portfolio comprising of debt or money market instrument affected by a credit event. For Details, kindly refer SAI.
XX	**Stock lending**	The Scheme does not intent to engage in stock lending/short selling of securities. For Details, kindly refer SAI

SHRIRAM Mutual Fund
GOALS ANEK, MUTUAL FUND EK

ANNEXURE 1

AMC to choose the applicable provisions based on intended asset allocation	
Equity derivatives of underlying securities forming part of the index may also be available as an investment option in case the underlying security is not available for purchase.	Not applicable
ETCDs (applicable to ETFs only)	Not applicable
Hybrid schemes	Not applicable
Close ended debt schemes	Not applicable
Gold or Silver ETF/FoFs (single domestic /overseas index)	Refer Section X "Asset Allocation" for details

ANNEXURE 2

Liquidity/listing details	**Liquidity:** Under normal circumstances, the transfer of redemption or repurchase proceeds to the unitholders shall be made within three working days from the date of redemption or repurchase (however, in case of exceptional situations specified by AMFI in its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 additional timelines allowed in the said AMFI letter shall be considered for transfer of redemption or repurchase proceeds to the unitholders). Interest for the period of delay in transfer of redemption or repurchase proceeds shall be payable to unitholders at the rate of 15% per annum along with the proceeds of redemption or repurchase if the redemption or repurchase proceeds are not transferred within three working days from the date of redemption or repurchase and within specified additional timeline (in exceptional situations) mentioned above. Such Interest shall be borne by AMC. **Listing:** 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.
NAV disclosure	The AMC/Mutual Fund will calculate and disclose the first NAV(s) of the Scheme not later than 5 Business days from the date of allotment. Thereafter, the AMC shall declare the Net Asset Value (NAV) of the scheme on every Business Day on AMFI's website (www.amfiindia.com) by 10.00 a.m. of the following business day and also on its website (www.shriramamc.in). If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons for the delay and explaining when the Mutual Fund would be able to publish the NAV. Unitholders may avail the facility to receive the latest available NAVs through SMS by submitting a specific request in this regard to the AMC/ Mutual Fund. The Fund will value its investments according to the valuation norms, as per the AMC's valuation policy and as specified in Seventh Schedule of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time. The Net Assets Value (NAV) per unit under the Scheme/Plan/Option shall be calculated as follows:

	NAV (Rs.) = Market or Fair Value of Scheme's Investment + Current Assets– Current Liabilities and Provisions ____ No. of Units outstanding under Scheme on the Valuation Date **The numerical illustration of the above method is provided below:** Market or Fair Value of Scheme's investments (Rs.) = 11,00,00,000 Current Assets (Rs.) = 10,00,000 Current Liabilities and Provisions (Rs.) = 5,00,000 No. of Units outstanding under the Scheme = 1,00,00,000 NAV per unit (Rs.) = 11,00,00,000 + 10,00,000 - 5,00,000 = 11.05. ____________________________ 1,00,00,000 The above provisions pertaining to 'Calculation of NAV' shall apply in respect of each individual Scheme and/ or Plan as the case may be. The NAV shall be calculated up to two decimal places. However, the AMC reserves the right to declare the NAVs upto additional decimal places as it deems appropriate. Separate NAV will be calculated and disclosed for each Option under each Plan. The NAVs of the Growth Option and the Income Distribution cum Capital Withdrawal Option under each Plan will be different after the declaration of the first IDCW. The AMC will calculate and disclose the first NAV of the Scheme within a period of 5 business days from the date of allotment. Subsequently, the NAVs will be calculated for all the Business Days. The Repurchase Price however, will not be lower than 97% of the NAV subject to SEBI Regulations as amended from time to time. **<u>Methodology of calculation of repurchase price:</u>** For calculating the repurchase price, the exit load applicable at the time of investment shall be deducted from the applicable NAV of the Scheme. For example: If the applicable NAV of the Scheme is Rs. 11 and the Exit Load applicable at the time of investment is 1% if redeemed before completion of 1 year from the date of allotment of units and the investor redeems units before completion of 1 year, then repurchase price will be calculated as follows:

<table>
<tr><td></td><td>Step 1: Applicable NAV * Exit Load at the time of investment in % = Exit Load Amount;

i.e. Rs. 11 * 1% = Rs. 0.11;

Step 2: Applicable NAV - Exit Load Amount = Repurchase price;

i.e. Rs. 11- Rs. 0.11 = Rs.10.89.

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities (as applicable), procedure in case of delay in disclosure of NAV etc. refer to SAI.</td></tr>
<tr><td>Applicable Timelines</td><td>Timeline for
• Dispatch of redemption proceeds: Under normal circumstances, the AMC shall transfer the redemption/repurchase proceeds to the unitholders within three working days from the date of redemption or repurchase.
• Dispatch of IDCW: The IDCW warrants shall be dispatched to the unitholders within seven working days from the record date.</td></tr>
<tr><td>Breakup of Annual Scheme Recurring expenses</td><td>These are the fees and expenses for operating the Scheme. These expenses include and are not limited to Investment Management and Advisory Fee charged by the AMC, Registrar's fee, Marketing and selling costs etc., as given in the Table 2 which summarizes estimated annualized recurring expenses as a % of daily net assets of the Scheme.
This section outlines various expenses that will be borne by the Scheme. The information provided below would assist the investor in understanding the expense structure of the Scheme, types of different fees / expenses, their percentage the investor is likely to incur on purchasing and selling the Units of the Scheme.
The AMC has estimated that upto 0.90% of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

<u>Operating & recurring expenses under regulation 66:</u>
The Scheme may charge expenses within overall limits as specified in the Regulations except those expenses which are specifically prohibited.

<u>Table 1: Limit for Base Expense ratio as prescribed under regulation 66 (7) (b) of SEBI MF regulations for fund of fund scheme investing in ETFs:</u>

<table><tr><th>Particulars</th><th>As a % of daily net assets as per Regulation 66 (7) (b)</th></tr><tr><td>On total assets</td><td>0.90%</td></tr></table>
The base expense ratio of Fund of Funds to be charged over and above the weighted average of the base expense ratio of the underlying scheme shall not exceed two</td></tr>
</table>

	times the weighted average of the base expense ratio levied by the underlying scheme(s), subject to the overall ceilings for Fund of Funds as stated above. **<u>Notes to Table:</u>** In addition to base expenses as permissible under Regulation 66 (7) (b), the AMC may also charge the following to the Scheme under Regulation 66 (9) & 66(10): a. A mutual fund scheme may charge expense incurred towards brokerage, for the purpose of execution of trade, over and above the base expense ratio subject to a maximum of 0.06 per cent of trade value in case of cash market transactions and 0.02 per cent of trade value in case of derivatives transactions. Expense charged towards brokerage, over and above the specified limit, shall be part of the base expense ratio limit specified under sub-regulation (7) of regulation 66. b. Transaction costs incurred for the purpose of execution of trade mean regulatory levies and any other expenses charged by the stock exchanges, clearing corporation, and clearing house, as applicable. Such transaction costs shall not form part of the base expense ratio. c. All statutory levies will be over and above the base expense ratio limits as defined in regulation 66(7). **<u>Total Expense Ratio (TER'):</u>** 'Total expense ratio' means the ratio of total of all expenses charged to the investors of the scheme to the total asset under management of the scheme, as may be specified by SEBI. As per Regulation 67(1), the total of all expenses charged to the investors of the scheme, shall be total of expense charged within the base limit specified under sub-regulation 7 of regulation 66, brokerage cost permitted under sub-regulation 9 of regulation 66, transaction cost incurred for the purpose of execution of trade as referred under sub-regulation 10 of regulation 66, and statutory levies charged to the investors. **<u>Statutory Levy:</u>** "statutory levy" means levy imposed by state government and central government; **<u>Others:</u>** All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 on implementation of clause 11.3 of Master Circular.

Provided that the expenses that are very small in value but high in volume (as provided by AMFI in consultation with SEBI) may be paid out of AMC's books. Such expenses can be paid out of AMC's books at actuals or not exceeding 2 bps of the Scheme AUM, whichever is lower.

Further with regards to the cost of borrowings in terms of Regulation 42, the same shall be adjusted against the portfolio yield of the Scheme and borrowing costs in excess of portfolio yield, if any, shall be borne by the AMC.

Disclosure of Total Expense Ratio:

In accordance with clause 11.2 of the SEBI Master Circular, the AMC shall prominently disclose TER on daily basis on the website www.shriramamc.in and on website of AMFI.

Change in Base Expense Ratio ('BER'):

In accordance with clause 11.4 of the SEBI Master Circular, changes in the BER (i.e. expenses as provided in Regulation 66(7) of SEBI (Mutual Funds) Regulations, 2026) in comparison to previous BER charged to any scheme/plan shall be communicated to investors of the scheme/plan through notice via email or SMS at least three working days prior to effecting such change.

The notices of change in BER shall be updated on the website at least three working days prior to effecting such change Provided that the prior intimation/notice shall not be required for any increase or decrease in BER due to change in AUM and any decrease in BER due to various regulatory requirements.

illustrative example for estimating expenses:

The AMC in good faith has estimated and summarized expenses in the below table for Scheme. The actual total expenses may be more or less than as specified in the table below. The below expenses are subject to inter-se change and may increase/decrease as per actuals, and/or any change in the Regulations.

Table 2: The estimated total expenses as a % of daily net assets of the Scheme are as follows:

Expense Head	% of daily net assets
Investment Management and Advisory Fees	Upto 0.90%
Audit fees/fees and expenses of trustees	
Custodial Fees	

Registrar & Transfer Agent Fees including cost of providing account statement, IDCW/ redemption cheques/ warrants	
Marketing & Selling Expenses including fees, commission and charges towards distribution of mutual fund schemes	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost towards investor education, awareness and financial inclusion(as per applicable rates in force) ^^^	
Brokerage & transaction cost pertaining to execution of trade in addition to limits prescribed in regulation 66(9)	
Cost of statutory advertisements	
Other Expenses (such other expenses as may be specified or approved by the Board)	
Maximum Base expense ratio (BER) permissible under Regulation 66(7)(b)	**Upto 0.90%**
Statutory levies (including GST) on all expenses excluding brokerage and transaction cost	**GST of 18% or any other rate as may be levied from time to time on the Taxable/Invoice/Contract amount.** **Additionally, levies such as Stamp Duty, STT etc.**
Statutory levies (including GST) on brokerage and transaction cost	**Will be charged on Turnover of securities which will be at prescribed rates.**

<u>Expense Structure for Direct Plan</u>

Direct Plan will have lower expense ratio than Regular Plan of the Scheme. The expenses under Direct Plan shall exclude the distribution and commission expenses. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a Regular Plan.

The above expense structures are indicative in nature. Actual expenses could be lower than mentioned above.

	The purpose of the above table is to assist the investor in understanding the various costs & expenses that the investor in the Scheme will bear directly or indirectly. **For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund.** **Illustration of impact of expense ratio on scheme's returns:**

Particulars	Regular Plan	Direct Plan
Amount invested at the beginning of the year (₹)	10,000	10,000
Annual income accrued to the scheme (₹)	1,000	1,000
Expenses other than Distribution expenses (₹)	75	75
Distribution expenses (₹)	25	-
Returns after expenses at the end of the year (₹)	900	925
Returns after expenses at the end of the year (in %)	9.00%	9.25%

	Link for TER disclosure: https://www.shriramamc.in/investor-total-expense-ratio **The investors shall note that they are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments.**
Definition	**Definitions & Abbreviations** Kindly refer Definitions.pdf for definitions/ interpretation. The given scheme specific definitions/abbreviations/terms as may be applicable to the Scheme apply throughout this Document in addition to the definitions/abbreviations/terms mentioned in the Statement of Additional Information unless the context requires otherwise.
Risk Factors	**Scheme Specific Risk Factors** • As the investors are incurring expenditure at both the Fund of Funds level and the scheme into which the Fund of Funds invests, the returns that they may obtain may be materially impacted or may at times be lower than the returns that investors may obtain by directly investing in such schemes. • As the Fund of Funds scheme will invest into an underlying scheme, the expense charged being dependent on the structure of the underlying scheme (being different), it may lead to a non- uniform charging of expenses over a period of time.

	• In the Fund of Funds (FOF) factsheets and disclosures of portfolio will be limited to providing the particulars of the schemes invested at FOF level, thus investors may not be able to obtain specific details of the investments of the underlying schemes. • The fund of funds scheme may have different returns/performance than the underlying scheme due to various reasons. The return of the Fund of Funds may be adversely impacted by Total expense ratio, cash drag, timing and pricing difference b/w the subscription/redemption in the Fund of Funds v/s underlying scheme, operational and transactional reasons etc. • The scheme specific risk factors of the underlying schemes become applicable where a fund of funds invest. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying scheme in which Fund of Funds scheme invest in. Copies of the Scheme Information Documents pertaining to the various schemes of Shriram Mutual Fund, which disclose the relevant risk factors, are available at the Investor/Customer Service Centers or may be accessed at www.shriramamc.in. • The FoF may invest in the underlying ETF through stock exchange, where market price of underlying ETF may be different from its Indicative Net Asset Value (INAV)/NAV. This may affect the performance of the scheme. • The subscription and redemption in FoF is also dependent on the liquidity of the underlying scheme. The illiquidity of the same may affect the performance of the FoF. A Fund Manager managing the Fund of Funds scheme may also be the Fund Manager for any underlying schemes. **Risks Associated with Debt & Money Market Instruments** • Price-Risk or Interest-Rate Risk: Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such 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. • Credit Risk: In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government securities, there is no credit risk to that extent. • Liquidity or Marketability Risk: This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market. • Reinvestment Risk: Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the

	original coupon of the bond. Consequently, the proceeds may get invested at a lower rate. • Pre-payment Risk: Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund. • Spread Risk: In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security. • Concentration Risk: The Scheme portfolio may have higher exposure to a single sector, subject to maximum of 20% of net assets, depending upon availability of issuances in the market at the time of investment, resulting in higher concentration risk. Any change in government policy / businesses environment relevant to the sector may have an adverse impact on the portfolio. • Different types of securities in which the scheme would invest as given in the SID carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bonds, which are AAA rated. **Risks associated with segregated portfolio** • Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer. • Security comprises of segregated portfolio may not realise any value. • Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV. **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 Triparty 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 utilised 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.” The underlying schemes having exposure to the fixed income securities and/ or equity and equity related securities will be subject to the following risks and in turn the Scheme’s/ Plans’ performance will be affected accordingly. **RISKS ASSOCIATED WITH INVESTING IN UNDERLYING SCHEMES (AS APPLICABLE):** The scheme specific risk factors of the underlying schemes become applicable where a fund of funds invests. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying scheme in which the Fund of Funds scheme invest in. Copies of the Scheme Information Documents pertaining to the various schemes of Shriram Mutual Fund, which disclose the relevant risk factors, are available at the Customer Service Centers or may be accessed at www.shriramamc.in. **TRACKING ERROR AND TRACKING DIFFERENCE RISK** The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the Scheme, corporate actions, cash balance, changes to the underlying index and regulatory restrictions, which may result in Tracking Error with the underlying

index. The Scheme's returns may therefore deviate from those of the underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the Scheme. Tracking Difference" is the annualized difference of daily returns between the Index and the NAV of the scheme (difference between fund return and the index return). Tracking Error and Tracking difference may arise including but not limited to the following reasons:

- Expenditure incurred by the Fund.
- Available funds may not be invested at all times as the Scheme may keep a portion of the funds in cash to meet Redemptions, for corporate actions or otherwise.
- Securities trading may halt temporarily due to circuit filters.
- Corporate actions such as debenture or warrant conversion, rights issuances, mergers, change in constituents etc.
- Rounding-off of the quantity of shares in the underlying index.
- Dividend payout.
- Index providers undertake a periodical review of the scrips that comprise the underlying index and may either drop or include new scrips. In such an event, the Fund will try to reallocate its portfolio but the available investment/reinvestment opportunity may not permit absolute mirroring immediately.

SEBI Regulations (if any) may impose restrictions on the investment and/or divestment activities of the Scheme Such restrictions are typically outside the control of the AMC and may cause or exacerbate the Tracking Error.

It will be the endeavor of the fund manager to keep the tracking error as low as possible. However, in case of events like, dividend received from underlying securities, rights issue from underlying securities, and market volatility during rebalancing of the portfolio following the rebalancing of the underlying index, etc. or in abnormal market circumstances may result in tracking error. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Index.

Risk Associated while transacting through Email (Applicable only for large investors and market makers):

The AMC allows investors for transacting in mutual fund units through email. This may involve certain risks which the investor should carefully consider. Investors should note that email based instructions are inherently vulnerable to risks such as interception, unauthorised access, phishing, spoofing, failed delivery and unintended transmission and should ensure appropriate safeguards are in place when using such mode of transaction. The AMC does not accept any responsibility or liability for any loss, damages or inconvenience caused due to errors, delays, non - receipt or unauthorised access associated with transacting through email.

	Risk mitigation strategies **Risks Associated with Debt & Money Market Instruments** **Credit Risk** - The fund has a rigorous credit research process. There is a regulatory and internal cap on exposure to each issuer. This ensures a diversified portfolio and reduced credit risk in the portfolio. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated. **RISK MITIGATION MEASURES FOR UNDERLYING SCHEMES** **Risks Associated with Debt & Money Market Instruments** **Credit Risk** - The fund has a rigorous credit research process. There is a regulatory and internal cap on exposure to each issuer. This ensures a diversified portfolio and reduced credit risk in the portfolio. **Market Liquidity Risk:** The Investment Manager will select fixed income securities, which have or are expected to have high secondary market liquidity. **Interest Rates Risk:** As the investments of the Scheme are expected to be of short duration in nature, the risk can be expected to be minimum. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.
Index methodology / Details of underlying fund in case of Fund of Funds	Disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents - Not Applicable In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided – The scheme shall be investing in units of publicly available Gold ETFs and same shall be disclosed post launch of scheme.
List of official points of Acceptance	Please refer the AMC website at the following link for the list of official points of acceptance: https://www.shriramamc.in/contact-us, collecting banker details etc: - https://www.shriramamc.in/about-us#address_sec
Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken Or Is In	For details, please refer to the website of the Mutual Fund at https://cdn.shriramamc.in/uploads/Statutory-disclosure/Offer-Document-Data/Penalties.pdf

<table>
<tr><td>The Process Of Being Taken By Any Regulatory Authority</td><td></td></tr>
<tr><td>Investor Services</td><td>Contact Details for general service requests.
Following are the Contact details for general service requests.:

For any enquires/ service requests / etc. the investors may contact:

<table>
<tr><td>Name:</td><td>Mr. Chandrashekhar Kadechkar</td></tr>
<tr><td>Address:</td><td>Shriram Asset Management Company Ltd.,
511-512, Meadows, Sahar Plaza, J. B. Nagar, Andheri (East), Mumbai - 400 059</td></tr>
<tr><td>Telephone No.:</td><td>(022) 6947 2400</td></tr>
<tr><td>E-mail id</td><td>info@shriramamc.in</td></tr>
</table>

For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stock broker or the investor grievance cell of the respective stock exchange.

It may be noted that all grievances/ complaints with regard to demat mode of holding shall be routed only through the DP/NSDL/CDSL</td></tr>
<tr><td>Portfolio Disclosure</td><td>Pursuant to the Para 6.1.1 of SEBI Mutual Funds Master Circular dated March 20, 2026, Mutual Funds/ AMC shall disclose portfolio (along with ISIN) as on the last day of the month for the scheme on AMC website and on the website of AMFI within 10 calendar days from the close of each month in a user-friendly and downloadable spreadsheet format.
In case of unit holders whose e-mail addresses are registered, AMC shall send such monthly statements of scheme portfolio to such unitholders via email within the timelines prescribed above at Paragraph 6.1.1.

AMC shall declare on the website the hosting of the monthly statement of the 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.

AMC shall provide a physical copy of the statement of the scheme portfolio, without charging any cost, on specific request received from a unit holder.</td></tr>
</table>

	For further details, please refer to the website of the Mutual Fund at https://www.shriramamc.in/investor-statutory-disclosures **Portfolio Turnover Policy**: Portfolio turnover is defined as the aggregate value of purchases or sales as a percentage of the corpus of a scheme during a specified period of time. The Scheme is open ended, with subscriptions and redemptions expected on a daily basis, resulting in net inflow/outflow of funds, and on account of the various factors that affect portfolio turnover; it is difficult to give an estimate, with any reasonable amount of accuracy. However, during volatile market conditions, the fund manager has the flexibility to churn the portfolio actively to optimize returns keeping in mind the cost associated with it.
Detailed comparative table of the existing schemes of AMC	Shriram Mutual Fund does not have any Fund of Fund scheme.
Scheme performance	This is a new scheme and does not have any performance track record.
Periodic Disclosures such as half-yearly unaudited financial results and annual report	**Half-yearly unaudited financial results** The mutual fund and asset management company shall, within one month from the close of each half-year ending on 31st March and 30th September, host the unaudited financial results of the schemes on the AMC website. For the purpose of easy reference by the investors, mutual fund shall display unaudited half yearly results on the AMC website and on the website of AMFI, in a user-friendly, downloadable and machine readable format, within 1 month after the end of each half year. Written communication (including digital modes such as email/SMS etc.) shall be sent to unitholders by the asset management company about the availability of financial For further details, please refer to the website of the Mutual Fund at https://www.shriramamc.in/investor-statutory-disclosures **Annual Report** The scheme wise annual report, in machine readable format, shall be hosted on the website of the AMC and on the website of AMFI. 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. The website of the AMC shall also be linked with AMFI website so that the investors and analyst(s) can access the annual reports of all mutual funds at one place.

	AMC shall send an email/SMS to all unitholders regarding the hosting of scheme wise annual report on the AMC website and on the website of AMFI. AMC shall e-mail the scheme annual reports or abridged summary thereof, in machine readable formats, to all such unit holders, whose email addresses are registered with the Mutual Fund, within 4 months from the date of closure of the relevant financial year. The said communication shall also include details of modes such as SMS, telephone, email or written request (letter), etc. through which unit holders can submit a request for a physical copy of the scheme wise annual report or abridged summary thereof. 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. The AMC may provide physical copy of the Annual Report to the unitholders on payment of such nominal fees as may be specified by Shriram Mutual Fund. For further details, please refer to the website of the Mutual Fund at https://www.shriramamc.in/investor-statutory-disclosures **Periodic disclosure of Risk-o-meter of the Scheme and of the Benchmark:** In accordance with Clause 6.16 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the Risk-o-meter of the Scheme shall be evaluated on a monthly basis and any change in risk-o-meter of the scheme or its benchmark shall be communicated to the unitholders of the Scheme by way of Notice cum Addendum and by way of an e-mail or SMS. The Mutual Fund/ AMC shall disclose the Risk-o-meter along with portfolio disclosure for all schemes on its website and on AMFI website within 10 calendar days from the close of each month. The Mutual Fund/AMC shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website. The Mutual Fund/ AMC shall publish the scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary as per the prescribed format. The product label of the Scheme shall be disclosed on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements as prescribed. Further, in accordance with Clause 6.17 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the AMC is required to disclose the following in all disclosures, including promotional material or the disclosures stipulated by SEBI: a. risk-o-meter of the Scheme wherever the performance of the Scheme is disclosed; and b. risk-o-meter of the Scheme and benchmark wherever the performance of the Scheme visà-vis that of the benchmark is disclosed.

	Additionally, the AMC is also required to include the Scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark in the portfolio disclosure in terms of Clause 6.17 of SEBI Master Circular for Mutual Funds dated March 20, 2026 **Scheme Summary Document:** The AMC shall provide on its website the Scheme Summary Document which is a standalone scheme document which contains all the applicable details of the Scheme, as per the prescribed format. The document shall be updated by the AMC on a monthly basis or on changes in any of the specified fields, whichever is earlier. The document shall be uploaded on the websites of the AMC, AMFI and Stock Exchanges in 3 data formats, namely PDF, Spreadsheet and a machine readable format (either JSON or XML).
Any disclosure in terms of consolidated checklist on standard observations:	**For complete disclosure refer Annexure 2A**
Scheme Factsheet	https://www.shriramamc.in/factsheet
Scheme specific disclosures	For details refer the table **Annexure 2B**

ANNEXURE 2A: ANY DISCLOSURE IN TERMS OF CONSOLIDATED CHECKLIST ON STANDARD OBSERVATIONS

A. Where will the scheme invest*:*

- The Scheme may invest its funds in the following securities: Units of publicly traded Gold ETFs
- Money market instruments including Tri Party REPO/ debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds
- Any other instruments as may be permitted by SEBI from time to time.

Equity and Equity Related Instrument: The Scheme will invest in the units of publicly traded Gold ETFs as per the stated asset allocation.

Debt & Money Market Instruments:
The Scheme will invest in debt and money market instruments. It retains the flexibility to invest across all the securities in the debt and money markets. Debt securities and Money Market Instruments will include but will not be limited to:
a. Securities created and issued by the Central and State Governments as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
b. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).

c. Debt securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
d. Corporate debt (of both public and private sector undertakings).
e. “money market instruments” includes 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; subject to regulatory approvals where applicable.
f. Certificate of Deposits (CDs).
g. Commercial Paper (CPs). A part of the net assets may be invested in the Collateralized Borrowing & Lending Obligations (CBLO) or in an alternative investment as may be provided by RBI to meet the liquidity requirements.
h. The non-convertible part of convertible securities.
i. Any other domestic fixed income securities as permitted by SEBI / RBI from time to time subject to necessary approvals from SEBI and RBI, if any.
j. Any other instruments/securities, which in the opinion of the fund manager would suit the investment objective of the scheme subject to compliance with extant Regulations

The Investment Manager will invest only in those debt securities that are rated investment grade by a domestic credit rating agency authorized to carry out such activity, such as CRISIL, ICRA, CARE, FITCH, etc. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offer or negotiated deals.

The Scheme shall not enter into any repurchase and reverse repurchase obligations in all securities held by it. The scheme does not intend to invest into any credit default swaps.

The Fund Manager reserves the right to invest in such securities as maybe permitted from time to time and which are in line with the investment objectives of the Scheme.

Overview of Debt Markets in India:

Indian fixed income market, one of the largest and most developed in South Asia, is well integrated with the global financial markets. Screen based order matching system developed by the Reserve Bank of India (RBI) for trading in government securities, straight through settlement system for the same, settlements guaranteed by the Clearing Corporation of India and innovative instruments like TREPS have contributed in reducing the settlement risk and increasing the confidence level of the market participants.

The RBI reviews the monetary policy six times a year giving the guidance to the market on direction of interest rate movement, liquidity and credit expansion. The central bank has been operating as an independent authority, formulating the policies to maintain price stability and adequate liquidity. Bonds are traded in dematerialized form. Credit rating agencies have been playing an important role in the market and are an important source of information to manage the credit risk.

Government (Central and State) is the largest issuer of debt in the market. Public sector enterprises, quasi government bodies and private sector companies are other issuers. Insurance companies, provident funds, banks, mutual funds, financial institutions, corporates and FPIs are major investors in the market. Government loans are available up to 40 years maturity. Variety of instruments available for investments including plain vanilla bonds, floating rate bonds, money market instruments, structured obligations and interest rate derivatives make it possible to manage the interest rate risk effectively.

Indicative levels of the instruments as on August 21, 2026, are as follows:

Instrument	Yield Range (%)
TREPS	5.05-5.15
91 Day T Bill	5.20-5.30
364 Day T bill	5.65-5.75
A1+ 91-day CD	6.45-6.55
A1+ 1 year CD	7.20-7.30
A1+ 91-day CP MFG	6.60-6.70
A1+ 1 year CP MFG	7.40-7.50
10-year Government Security	6.75-6.85
3-year AAA Corporate Bond	7.50-7.60

•Annualized yield
Source: Bloomberg
These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro-economic conditions and RBI policy. The price and yield on various debt instruments fluctuate from time to time depending upon the macro-economic situation, inflation rate, overall liquidity position, foreign exchange scenario etc.

The performance of the underlying gold commodities depends on various factors, but not limited to the following:

- Interest rates
- Inflation
- Taxes & duties
- Global trades
- Supply demand
- Industrial demand and
- Demand from central banks as currency hedge.

Though every endeavor will be made to follow the investment strategy narrated above and achieve the objective of the Scheme, the AMC/Sponsor/Trustee do not guarantee the same. No guaranteed returns are being offered under the Scheme.

B. New Fund Offer Period

NFO opens on: **September 11, 2026**
NFO closes on: **September 24, 2026**

Minimum duration to be 3 working days and will not be kept open for more than 15 days. Any changes in dates will be published through notice on AMC website i.e. www.shriramamc.in

C. New Fund Offer Price: Rs. 10 /- per Unit
This is the price per unit that the investors have to pay to invest during the NFO.

D. Swing pricing disclosure: Not Applicable

E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

i. The Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 2026 and the guidelines and directives issued by SEBI from time to time.
ii. 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.
iii. 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.
iv. 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.
v. The contents of the Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.
vi. A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/that there are no deviations from the regulations.
vii. Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines there under shall be applicable.
viii. The Trustees have ensured that the Shriram Gold ETF Passive FOF approved by them is a new product offered by Shriram Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Sd/-

Date: 28/08/2026 **Name: Ajay. R. Bhanushali**
Place: Mumbai **Designation: Compliance Officer**

F. WHAT ARE THE INVESTMENT STRATEGIES?

The Shriram Gold ETF Passive FOF will predominantly invest in units of publicly traded gold ETF. The performance of the underlying gold commodities depends on various factors, but not limited to the following:

- Interest rates
- Inflation
- Taxes & duties
- Global trades
- Supply demand
- Industrial demand and
- Demand from central banks as currency hedge.

Shriram Gold ETF Passive FOF is a Fund of Fund scheme with the primary objective to generate capital appreciation by investing in the units of various Gold ETFs. The scheme shall invest in line with stated asset allocation pattern provided under Section X “Asset Allocation” of the said SID.

Investments made from the net assets of the Scheme would be in accordance with the investment objective of the Scheme and the provisions of the SEBI (MF) Regulations.

Though every endeavor will be made to follow the investment strategy narrated above and achieve the objective of the Scheme, the AMC/Sponsor/Trustee do not guarantee the same. No guaranteed returns are being offered under the Scheme.

Portfolio Turnover:

Portfolio turnover is defined as the aggregate value of purchases or sales as a percentage of the corpus of a scheme during a specified period of time. The Scheme is open ended, with subscriptions and redemptions expected on a daily basis, resulting in net inflow/outflow of funds, and on account of the various factors that affect portfolio turnover; it is difficult to give an estimate, with any reasonable amount of accuracy.
However, during volatile market conditions, the fund manager has the flexibility to churn the portfolio actively to optimize returns keeping in mind the cost associated with it.

G. WHO MANAGES THE SCHEME?

Name	Age & Qualification	Experience	Other Funds Managed
Mr. Sudip More	45 years B.E. (EXTC), MMS (Finance), FRM (Garp Certified)	Mr. Sudip has around 19 years of experience in managing Fixed Income Investments, Macroeconomic Research and Credit Analysis. Prior to this assignment, Mr. Sudip was Debt Fund Manager at	• Shriram Overnight Fund • Shriram Nifty 1D Rate Liquid ETF • Shriram Liquid Fund • Shriram Balanced Advantage Fund • Shriram Multi Asset

		Kshema General Insurance Company. Additionally, he has also worked with Sahara India Life Insurance Company Ltd as a Debt Fund Manager whereby managing ULIP and Traditional funds on Fixed Income side.	Allocation Fund • Shriram Money Market Fund
Mr. Surjeet Kumar Singh	42 Years B.COM. C.A(Inter)	Mr. Surjeet Kumar Singh joined Shriram Insight Share Brokers Ltd. in 2009, starting his career as an officer in Risk & Surveillance, and later on to financial product development. He has been associated with Shriram Asset Management Company Ltd since 2012.	Not Applicable

H. ADDITIONAL SCHEME DISCLOSURES

i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors– Not applicable as the scheme is a new Scheme.
ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds**:** Not applicable
iii. Functional website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly**:** Not applicable as the scheme is a new Scheme.
iv. Functional website link to the respective addendums to the SID after the last update of SID - https://www.shriramamc.in/investor-downloads

v. The Portfolio Turnover Rate**:** Not applicable as the scheme is a new Scheme.
vi. The aggregate investment in the Scheme**:** Not applicable as the scheme is a new Scheme.
vii. Investments of AMC in the Scheme**:** Not Applicable.

Pursuant to Regulation 22(3)(a) of the SEBI (Mutual Funds) Regulations, 2026 and clause 7.13.2 of SEBI Master Circular No. SEBI/ HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, AMC shall not be required to invest minimum amount as a percentage of AUM in the Scheme.
The AMC may invest in the scheme during the New Fund Offer (NFO) or the continuous offer period subject to the SEBI (Mutual Funds). As per the existing SEBI (Mutual Funds) Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the scheme. The Sponsor, Trustee and their associates may invest in the scheme on an ongoing basis subject to SEBI (Mutual Funds) Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time.

Link to view the investment (if any): https://www.shriramamc.in/investor-statutory-disclosures

viii. Link for details of distribution of Income Distribution cum Capital Withdrawal (IDCW): https://www.shriramamc.in/investor-idcw

I. What are the investment restrictions?

Investment restrictions as contained in the SEBI (Mutual Funds) Regulations, 2026 specifically in the Sixth Schedule of the Regulations including any amendments thereto and SEBI circulars issued from time to time and as applicable to the Scheme are provided below:

- A mutual fund 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 the Board of directors of the asset management company. Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and TREPS. Provided further that investment within such limit can be made in mortgaged backed securitised debts which are rated not below investment grade by a credit rating agency registered with the Board.

  Further, in accordance with Clause 13.1 of SEBI Master Circular Dated March 20, 2026, the Scheme shall not invest more than:
  a) 10% of its NAV in debt and money market securities rated AAA; or
  b) 8% of its NAV in debt and money market securities rated AA; or
  c) 6% of its NAV in debt and money market securities rated A and below issued by a single Issuer.

  The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified above.

  Considering the nature of the scheme, investments in such instruments will be permitted upto 5% of its NAV.

- Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments.
- The Scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc.
- Inter scheme transfers (ISTs) of investments from one scheme to another scheme in the same Mutual Fund shall be allowed only if such transfers are done at the prevailing market price for quoted instruments on spot basis. Explanation -"Spot basis" shall have same meaning as specified by stock exchange for spot transactions. The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

  Further, ISTs may be allowed in the following scenarios:

i. for meeting liquidity requirement in a scheme in case of unanticipated redemption pressure
ii. for Duration/ Issuer/ Sector/ Group rebalancing.

No IST of a security shall be done, if there is negative news or rumors in the mainstream media or an alert is generated about the security, based on internal credit risk assessment.

The Scheme shall comply with the guidelines for inter-scheme transfers as specified under clause 13.19 of SEBI Master Circular dated March 20, 2026.

- The scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities; Further, the scheme shall not engage in short selling or securities lending and borrowing scheme. The scheme shall also not enter into derivatives transactions.

- The Scheme 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.
- 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.
- The scheme shall not make any investment in any fund of funds scheme.
  No loans for any purpose can be advanced by the Scheme.
- The mutual fund shall not borrow except to meet temporary liquidity needs for the purpose of repurchase or redemption of units or payment of interest or Income Distribution cum Capital Withdrawal payout to the unitholders.
  The borrowing specified above shall be subject to –
  (a) such borrowing not exceeding twenty per cent of the net assets of the scheme; and
  (b) duration of such borrowing not exceeding a period of six months.
  The limit specified at clause (a) above shall not be applicable for intraday borrowing subject to such conditions as may be specified by the SEBI.

  Intraday Borrowings: In terms of Regulation 42(1) and 42(2), the following conditions shall be applicable for intraday borrowings by Mutual Funds:

  (a) The policy for use of intraday borrowing facility shall be approved by Board of AMC and Board of Trustees and shall be uploaded on the website of AMC.

  (b) Intraday borrowings shall be used only for the purpose of repurchase or redemption of units or payment of interest or Income Distribution cum Capital Withdrawal payout to the unitholders.

  (c) The amount of intraday borrowings shall not exceed the guaranteed receivables due on the same day from Government of India, Reserve Bank of India and Clearing Corporation of India Limited. The following receivables on the day of redemption shall be eligible for intraday borrowings:

  (i) Maturity proceeds from TREPS
  (ii) Proceeds from Reverse Repo

(iii) Maturity proceeds from G-Sec/ T-bill/ SDL/ STRIPS
(iv) Interest on G-Sec/ SDL
(v) Sale proceeds of G-Sec/ T-bill/ SDL/ STRIPS

In line with Paragraph 11.10 of this of SEBI master circular for mutual funds dated March 20, 2026, Cost of intraday borrowing, if any, shall be borne by the AMC. Further, any loss or cost incurred, on account of any unforeseen event or delay in receiving the funds from receivables as mentioned at Paragraph 5.4 of SEBI master circular for mutual funds dated March 20, 2026, shall be borne by the AMC.

- Pending deployment of funds of a scheme in securities in terms of investment objectives of the scheme a mutual fund can invest the funds of the scheme in short term deposits of scheduled commercial banks. The investment in these deposits shall be in accordance with clause 13.7 of SEBI Master Circular dated March 20, 2026.

As per clause 13.7 of SEBI Master Circular dated March 20, 2026 on investments in Short Term Deposits (STDs) of Scheduled Commercial Banks:

- Total investment of the Scheme in Short term deposit(s) of all the Scheduled Commercial Banks put together shall not exceed 15% of the net assets. However, this limit can be raised upto 20% of the net assets with prior approval of the trustees. Further, investments in Short Term Deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- “Short Term” for parking of funds by Mutual Funds shall be treated as a period not exceeding 91 calendar days
- The Scheme shall not invest more than 10% of the net assets in short term deposit(s), of any one scheduled commercial bank including its subsidiaries.
- The Scheme shall not invest in short term deposit of a bank which has invested in that Scheme. AMC shall also ensure that the bank in which a scheme has Short term deposit do not invest in the said scheme until the scheme has Short term deposit with such bank.
- Asset Management Company (AMC) shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
- The investments in short term deposits of scheduled commercial banks will be reported to the Trustees along with the reasons for the investment which, inter-alia, would include comparison with the interest rates offered by other scheduled commercial banks. Further, AMC shall ensure that the reasons for such investments are recorded in the manner prescribed in clause 7.16 of SEBI Master Circular dated March 20, 2026.
- The Scheme will comply with SEBI regulations and any other regulations applicable to the investments of Funds from time to time. The Trustee may alter the above restrictions from time to time to the extent that changes in the regulations may allow. All investment restrictions shall be applicable at the time of making investment.
- In accordance with Para 13.7.8 of SEBI Master Circular dated March 20, 2026 , the aforesaid limits shall not be applicable to term deposits placed as margins for trading in cash and derivatives market.

Apart from the investment restrictions prescribed under SEBI (MF) Regulations, does the fund follow any internal norms vis-à-vis limiting exposure to a particular scrip or sector, etc.

J. Fundamental Attributes*:*

Following are the Fundamental Attributes of the scheme, in terms of Clause 1.9 of SEBI Master Circular for Mutual Funds dated March 20, 2026:

(i) Type of a Scheme

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

(ii) Investment Objective

Main Objective

The investment objective of the scheme is to generate long-term capital appreciation by investing in units of various Gold ETFs.

However, there is no assurance that the investment objective of the Scheme will be achieved.

Investment Pattern:

The tentative portfolio break-up of Gold ETFs, Money market instruments / debt securities, other permitted securities and such other securities as may be permitted by SEBI from time to time with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations, is detailed in the **Annexure 1.**

(iii) Terms of Issue

Liquidity provisions such as listing, Repurchase, Redemption:

The Units of the Scheme are not proposed to be listed on any stock exchange. However, the Trustee reserves the right to list the Units as and when this Scheme is permitted to be listed under the Regulations and the Trustee considers it necessary in the interest of Unit holders of the Fund.

The Scheme offers Units for subscription and redemption at NAV based prices on all Business Days on an ongoing basis, commencing not later than five business days from the date of allotment. Under normal circumstances, the AMC shall transfer the redemption/repurchase proceeds to the unitholders within three working days from the date of redemption or repurchase. However, under exceptional circumstances where the schemes would be unable to transfer the redemption / repurchase proceeds to investors within the time as stipulated above, the redemption/ repurchase proceeds shall be transferred to unitholders within such time frame, as prescribed by AMFI, in consultation with SEBI. For further details in this regard, please refer the Statement of Additional Information (SAI).

Aggregate fees and expenses charged to the scheme

The aggregate fees and expenses charged to the Scheme will be in line with the limits defined in the SEBI (MF) Regulations as amended from time to time. The aggregate fee and expenses to be charged to the Scheme is detailed in **Annexure 2** – 'Breakup of Annual Scheme Recurring expenses' of this document

Any safety net or guarantee provided

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.

In accordance with Regulation 22(9)(c) of the SEBI (MF) Regulations and Clause 1.9.2 of SEBI Master Circular No. SEBI/ HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026 the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal
- A written communication (including digital modes such as email/sms etc.) about the proposed change is sent to each unit holder and details as specified by the Board are appropriately displayed on the website of the AMC ; and
- The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

K. Notes

The Scheme under this Document was approved by Board of Shriram Trustees Limited vide circular resolution dated February 22, 2026.

Any dispute arising out of this issue shall be subject to the exclusive jurisdiction of the Courts in India. Statements in this Scheme Information Document are, except where otherwise stated, based on the law, practice currently in force in India, and are subject to changes therein.

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines there under shall be applicable.

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

Sd/-

Kartik Jain
Managing Director & CEO

Date: 28/08/2026
Place: Mumbai

ANNEXURE 2B: FORMAT FOR SCHEME SPECIFIC DISCLOSURES

Portfolio rebalancing	As per clause 3.11 of SEBI Master Circular for Mutual Funds dated March 20, 2026, as amended from time to time, in the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) or various prudential limits prescribed by the SEBI, including issuer limits, group limits and sector limits etc. due to passive breaches (occurrence of instances not arising out of omission and commission of AMC), , the Fund Manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of schemes is not rebalanced within the aforementioned mandated plus extended timelines, AMC shall: (a) not be permitted to launch any new scheme till the time the portfolio is rebalanced. (b) not levy exit load, if any, on the investors exiting such scheme(s). The AMC shall comply with the requirements prescribed as per clause 3.11 of SEBI Master Circular for Mutual Funds dated March 20, 2026 as may be amended from time to time. **For detailed disclosure, kindly refer SAI.**
Disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions	Not applicable as the scheme is a new Scheme. **For detailed disclosure, kindly refer SAI**
Investments of AMC in the Scheme	Not applicable as the scheme is a new Scheme. Pursuant to Regulation 22(3)(a) of the SEBI (MF) Regulations, 2026 and para 7.13 of SEBI Master Circular on Mutual Funds dated March 20, 2026, AMC will invest minimum amount as a percentage of AUM based on the risk associated with the Scheme and such investment will not be redeemed unless the Scheme is wound up. The AMC will conduct quarterly review to ensure compliance with above requirement which may change either due to change in value of the AUM or in the risk value assigned to the scheme. The shortfall in value of the investment, if any, will be made good within 7 calendar days of such review. In addition to investments as mandated under Regulation 22(3)(a) of the Regulations as mentioned above, the AMC, may invest in the scheme during the continuous offer period subject to the SEBI (MF). As per the

<table>
<tr><td></td><td>existing SEBI (MF) Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the scheme. The Sponsor, Trustee and their associates may invest in the scheme on an ongoing basis subject to SEBI (MF) Regulations & circulars issued by SEBI from time to time.

Link to view the details of investment – Not applicable as the scheme is a new Scheme.

For detailed disclosure, kindly refer SAI</td></tr>
<tr><td>Taxation</td><td>For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

Rates of tax under the Income Tax Act, 2025 for Capital Gains from transfer of units of non-Equity Oriented Fund (other than Debt and Money Market Mutual Funds) $:

<table>
<tr><th rowspan="2">Type of Capital Gain</th><th colspan="2">Income Tax Rates</th></tr>
<tr><th>Resident</th><th>Non-resident</th></tr>
<tr><td>Short Term Capital Gain @</td><td>Normal rates of tax applicable to the assessee</td><td>Normal rates of tax applicable to the assessee</td></tr>
<tr><td>Long Term Capital Gain @</td><td>12.5% (plus applicable surcharge and cess)*</td><td>12.5% (plus applicable surcharge and cess)**</td></tr>
</table>

@ Capital gains arising on transfer or redemption of units of a Fund 'other than listed securities' should be regarded as long-term capital gains, if such units are held for a period of more than 24 months. Such gains would be taxable @12.5% (plus applicable surcharge and cess) and without any benefit of indexation and foreign exchange fluctuation. In case of listed</td></tr>
</table>

	securities, the same should be regarded as long-term capital gains, if such units are held for a period of more than 12 months. *without indexation benefit ** without indexation and without foreign currency fluctuation benefit "Specified Mutual Fund" is defined under section 76 of the Act as: (a) a Mutual Fund by whatever name called, which invests more than sixty-five per cent of its total proceeds in debt and money market instruments; or (b) a fund which invests sixty five per cent or more of its total proceeds in units of a fund referred to in sub clause (a). The above amendment will come into effect on the 1st day of April, 2026. Any capital gain from sale of units of "specified mutual fund" acquired on or after 1 April 2023 are to be taxed as short-term capital gains irrespective of the period of holding of such units. $ The information set out is neither a complete disclosure of every material fact of the Income-tax Act, 2025 nor does it constitute tax or legal advice. Investors should be aware that the fiscal rules/tax laws may change and there can be no guarantee that the current tax position may continue indefinitely. The information/ data herein alone is not sufficient and shouldn't be used or should not be construed as any advice. In view of the individual nature of tax implications, investors should make his/her/their own investigation and/or are advised to consult their professional tax advisor. For further details on taxation, please refer to the Section on Taxation on investing in Mutual Funds in Statement of Additional Information {SAI}.
Associate Transactions	**Please refer to Statement of Additional Information (SAI)**
Listing and transfer of units	**Listing:** As the units of the Scheme will be offered for subscription and redemption at NAV based prices on all Business Days on an on-going basis providing the required liquidity to investors, units of the Scheme are not proposed to be listed on any stock exchange.

	However, the Trustee reserves the right to list the units of the Scheme on any stock exchange(s) at its sole discretion at a later date. **Transfer of units:** The Unit holders are given an option to hold the Units in physical form (by way of an account statement) or in dematerialised form (Demat). The Units of the Scheme held in the dematerialised form will be fully and freely transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time and as stated in clause 15.7 of SEBI Master Circular for Mutual Funds dated March 20, 2026. The units held in physical form (i.e. by way of an account statement) are transferable post completion of requisite procedures and formalities applicable in this regard. Further, for the procedure of release of lien, the investors shall contact their respective DP. Pursuant to AMFI Best Practice Guideline Circular No. 135/BP/119/2025- 26 dated May 08, 2025 read with AMFI Best Practice Guideline Circular No. 135/BP/116/2024- 25 dated August 14, 2024, the facility for transfer of units held in non-demat (SoA) mode shall be available to all the investors under Resident/non- resident individual category including the unitholders falling under the following three categories: a) Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s). b) A nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee. c) A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent / guardian, sibling, spouse etc. in the folio as joint holder(s). For detailed process/guidelines for transfer of units held in non-demat (SoA) mode, kindly refer SAI.
Dematerialization of units	The Unit holders are given an option to hold the Units in physical form (by way of an account statement) or in dematerialised form (Demat). Further, investors also have an option to convert their physical holdings into the dematerialised mode at a later date.

	Each Option under each plan under the Scheme held in the dematerialised form shall be identified on the basis of an **International Securities Identification Number (ISIN)** allotted by National Securities Depositories Limited (NSDL) and Central Depository Services Limited (CDSL). The ISIN No. details of the respective option under the respective Plan can be obtained from your Depository Participant (DP) or you can access the website link www.nsdl.co.in or www.cdslindia.com. The holding of units in the dematerialised mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time. **Subscription/Additional Purchase of units under Dematerialised Mode & allotment thereof:** The Applicants intending to hold the Units in dematerialised mode will be required to have a beneficiary account with a DP of the NSDL/CDSL and will be required to mention the DP's Name, DP ID No. and Beneficiary Account No. with the DP in the application form at the time of subscription/ additional purchase of the Units of the Scheme(s)/Plan(s)/Option(s). The applicant shall mandatorily attach a self-attested copy of the latest demat account statement/client master statement along with the application forms at the time of initial subscription. The application for subscription/additional purchase would be liable to be rejected by the AMC/ Registrar under the following conditions: In case the applicants do not provide their Demat Account details in the application form; or The demat details provided in the application form are incomplete / incorrect or do not exactly match with the details in the Depository records; and/or The mode of holding in the application form does not match exactly with that of the demat mode of holding. Applicants intending to hold units in the dematerialised mode would be considered to be KYC compliant as per the DP records and no separate KYC acknowledgment proof needs to be submitted to the AMC/Registrar. However, the submission of KYC acknowledgement proof is optional. It may be noted that in case the application stands rejected due to any of the above reasons, the AMC/ Registrar shall refund the amount to the applicants in line with the provisions of the SID. However, if the applicant has submitted the KYC acknowledgment proof along with the application forms, the units will be allotted in the physical mode 'by default' (without any separate intimation to such applicant) and an Account Statement shall be sent to the Unit holders in accordance with the provisions of the SID. It

	may be further noted that for any such default allotment the "*Source Bank Account*" (as per the payment instrument submitted along with the application form) shall be considered as the bank mandate for all purposes. **<u>NOTE:</u> It may be noted that the facilities viz. Switch in and out, Systematic Withdrawal Plan (SWP)/ Systematic Transfer Plan (STP), are currently NOT available in the dematerialised mode. It may also be noted that units in the demat mode shall only be credited in the DP account on the basis of realisation of funds.** **Conversion of Units from Physical mode to Dematerialised mode:** If the Unit holder desires to convert the Units in a dematerialised form at a later date, the unitholder will be required to have a beneficiary account with a DP of the NSDL/CDSL and will have to submit the account statement along with a request form viz. Conversion Request Form (CRF)/ Demat Request Form (DRF) to the DP asking for the conversion of units into demat form. It may be noted that it is necessary to mention the ISIN No. of the respective option under the respective Plan on the CRF/ DRF. **Re-materialisation process:** Re-materialisation of Units will be in accordance with the provisions of SEBI (Depositories & Participants) Regulations, 1996 as may be amended from time to time. **Note:** It is further clarified that the demat mode of holding is subject to the following: Mandatory Submission of the PAN details along with the necessary proofs in accordance with the provisions of the SAI; Provisions of "Non-Acceptance of Third Party Payment Instruments for subscription/investments of units" under the section "How to Apply?" in the SAI. Submission of such other mandatory authority documents as may be specified in the application forms for individual/non-individual category of investors. All communications under demat mode of holding shall be on the basis of DP ID and client ID submitted in the application form and no separate folio shall be created for the same.

	For further details on dematerialised mode of holding Units, investors are requested to refer to the SAI.
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	Rs.10,00,00,000 (Rupees Ten Crores)
Maximum Amount to be raised (if any)	There will be no upper limit on the total amount collected under the Scheme during the NFO Period
Dividend Policy (IDCW)	The IDCW warrants shall be dispatched to the unit holders within 7 working days from the record date. In case of Unit Holder having a bank account with certain banks with which the Mutual Fund would have made arrangements from time to time, the IDCW proceeds shall be directly credited to their account. The IDCW will be paid by warrant and payments will be made in favor of the Unit holder (registered holder of the Units or, if there is more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund (please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI). Further, the IDCW proceeds may be paid by way of ECS/EFT/NEFT/RTGS/any other manner through which the investor's bank account specified in the Registrar & Transfer Agent's records is credited with the IDCW proceeds as per the instructions of the Unit holders. In case the delay is beyond seven working days, then the AMC shall pay interest @ 15% p.a. from the expiry of seven working days till the date of dispatch of the warrant.
Allotment (Detailed procedure)	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 Board of Directors of Trustee Company 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.
Refund	The Fund will refund the application money to applicants whose applications are found to be incomplete, invalid or have been rejected for any other reason whatsoever. Refund instruments will be processed within 5 working days of the closure of NFO period. In the event of delay beyond 5 working days, the AMC shall be liable to pay interest at 15% per annum or such other rate of interest as maybe prescribed from time to time. The bank and/ or collection charges, if any, will be borne by the applicant.
Who can invest	The following persons are eligible to apply for subscription to the units of the Scheme (subject to, wherever relevant, subscription to units of the Scheme being permitted under the respective constitutions and relevant statutory regulations): 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Hindu Undivided Family (HUF) through Karta; 3. Minor through parent / legal guardian; 4. Partnership Firms; 5. Proprietorship in the name of the sole-proprietor; 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; 7. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; 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 authorised to invest in mutual fund schemes under their trust deeds; 9. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non- repatriation basis; 10. Foreign Institutional Investors (FIIs) and their subaccounts registered with SEBI on repatriation basis; 11. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 12. Scientific and Industrial Research Organizations; 13. Multilateral Funding Agencies/Bodies Corporate incorporated outside India with the permission of Government of India / RBI 14. Provident/ Pension/ Gratuity Fund to the extent they are permitted; 15. Other schemes of SHRIRAM Mutual Fund or any other Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations;

	16. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme. 17. QFIs through dematerialised account mode and unit confirmation receipt mode as specified in SEBI circular no. CIR/IMD/DF/14/2011 dated, August 9, 2011. The list given above is indicative and the applicable law, if any, shall supersede the list. **Note :** 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. 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 notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, along with a certified copy of the Memorandum and Articles of Association and/or byelaws 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 authorised 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. 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. 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. 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.

	6. Process for Investments made in the name of a Minor through a Guardian (Para 15.13 of SEBI Mutual Funds Master Circular No. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026dated March 20, 2026 a. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. 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.
Who cannot invest	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. 2. Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds. 3. NRIs residing in Non-Compliant Countries and Territories ("NCCTs") as determined by the Financial Action Task Force ("FATF"), from time to time. 4. Such other persons as may be specified by Mutual Fund from time to time. 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.
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	Units once redeemed will not be reissued.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	The Mutual Fund will be repurchasing (subject to completion of lock-in period, if any) and issuing units of the Scheme on an ongoing basis and hence the transfer facility is found redundant. Any addition / deletion of name from the folio of the Unit holder is deemed as transfer of Units. In view of the same, additions / deletions of names will not be allowed under any folio of the Scheme. The said provisions in respect of deletion of names will not be applicable in case of death of a Unit holder (in respect of joint

	holdings) as this is treated as transmission (transfer of units by operation of law) of Units and not transfer. The Units of the Scheme held in the dematerialised form will be fully and freely transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time and as stated in Clause 15.7 of SEBI Master Circular for Mutual Funds dated March 20, 2026. Further, for the procedure of release of lien, the investors shall contact their respective DP. Also, when a person becomes a holder of the units by operation of law or upon enforcement of pledge, then the AMC shall, subject to production/submission of such satisfactory evidence, which in its opinion is sufficient, effect the transfer, if the intended transferee is otherwise eligible to hold the units. Please refer to paragraphs on 'Transfer and Transmission of units', 'Right to limit redemption', 'Suspension of purchase and / or redemption of Units and Distribution under IDCW Option' and 'Pledge of Units' in the SAI for further details.
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.**	'Cut-off Timing' in relation to an investor making an application for purchase or sale of units of the Scheme, shall mean, the outer limit of timing within a particular day which is relevant for determination of the NAV applicable for his transaction. The Applicable NAV used for processing subscriptions/redemptions is based on the time of the Business Day on which the application is time stamped. Investors get units on the basis of the Applicable NAV. **Subscriptions / Purchases including Switch – ins:** **The following cut-off timings shall be observed by the Mutual Fund in respect of purchase (including switch-in) of the Units of the scheme, and the following NAVs shall be applied for such purchase/ switch-in:** In respect to valid applications received upto 3.00 p.m. on a day and where the funds for the entire amount are credited to the bank account of the Scheme before the cut off time and the funds are available for utilization before the cut-off time on the same day – the closing NAV of the day shall be applicable. In respect to valid applications received after 3.00 p.m. on a day and where the funds for the entire amount are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next

	Business Day i.e. available for utilization before the cut off time of the next Business Day – the closing NAV of the next Business Day shall be applicable. Irrespective of the time of receipt of application, where the funds for the entire amount are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time of any subsequent Business Day – the closing NAV of such subsequent Business Day shall be applicable. **For allotment of units in respect of purchase in the Scheme/switch-in to the Scheme, it shall be necessary that:** Application for purchase/switch-in is received before the applicable cutoff time. Funds for the entire amount of subscription / purchase as per the application for purchase/switch-in are credited to the bank account of the Scheme before the cut-off time. The funds are available for utilization by the Scheme before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme. In case of switch-in into the Scheme, the NAV applicability shall be based on the date of payout from the switch-out scheme. For systematic investment transactions such as Systematic Investment Plans (SIPs) and Systematic Transfer Plans (STPs), 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 SIP/ STP registration date, instalment date and amount of the SIP/ STP. It is clarified that for purchases, if funds are received in advance and the purchase application is received after receipt of funds in the scheme's bank account, then the applicable NAV would be based on the date and time of receipt of the application. **Redemptions including Switch – outs** The following cut off timings shall be observed by the Mutual Fund in respect of repurchase of units: where the application is received upto 3.00 p.m. – closing NAV of the day of receipt of application where application is received after 3.00 p.m. – closing NAV of the next business day. **Applicable NAV in case of Redemptions under dematerialised mode:**

	It may be noted that in case of Redemption of units held in demat mode, the date and time available in the electronic feed from the DP sent to the AMC/Registrar will only be considered for the purpose of determination of Applicable NAV.
Minimum balance to be maintained and consequences of non-maintenance.	There is no minimum balance requirement.
Accounts Statements	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by email on or before 12th of the succeeding month who have opted for e-CAS and on or before 15th day of the succeeding month to investors who have opted for delivery via physical mode. Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 18th day of succeeding month who have opted for e-CAS and on or before 21st day of the succeeding month to investors who have opted for delivery via physical mode, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable. For further details, refer SAI.
Income Distribution cum Capital Withdrawal	The payment of IDCW to the unitholders shall be made within seven working days from the record date. IDCW payments will be made in favour of the unitholder (registered holder of the Unit or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Fund. **Please note that it is mandatory for the unitholders to provide the bank account details as per SEBI guidelines.** In case of Units under the Income Distribution cum Capital Withdrawal Option held in dematerialised mode, the Depositories (NSDL/ CDSL) will give the list of demat account holders and the number of Units held by them in electronic form on the Record date to the AMC/Registrar. The IDCW pay-out

	will be credited to the bank account of the investor, as per the bank account details recorded with the DP.
Redemption	Under normal circumstances, the AMC shall transfer the redemption/repurchase proceeds to the unitholders within three working days from the date of redemption or repurchase. However, under exceptional circumstances where the schemes would be unable to transfer the redemption / repurchase proceeds to investors within the time as stipulated above, the redemption/ repurchase proceeds shall be transferred to unitholders within such time frame, as prescribed by AMFI, in consultation with SEBI. For further details in this regard, please refer the Statement of Additional Information (SAI). For redeeming units of the Scheme, an investor would need to submit a duly filled-in redemption application at any of CSC/Official Point of Acceptance. However, an investor who holds units in the demat mode is required to place an order for redemption (subject to applicable limits prescribed in SID, if any or as may be communicated from time to time) directly with the DP. The redemption/ switch would be permitted to the extent of credit balance in the unitholder's account. The redemption/ switch request can be made by specifying either the number of units or the amount (in rupees) to be redeemed. In case the investor specifies the number of units and amount to be redeemed, the number of units shall be considered for redemption. In case the unitholder does not specify the number of units or amount to be redeemed, the redemption request will not be processed. In case balance in the account of the unitholder does not cover the amount of redemption request, then the Mutual Fund is authorised to redeem all the units in the folio and send the redemption proceeds to the unitholder. For details regarding the minimum amount for redemption please see the point on 'Minimum amount for Purchase/Redemption /Switches' in this document. In the larger interest of the unit holders of the Scheme, the AMC may, on the basis of specific approval of the Board of Directors of the AMC and the Trustee Company, impose restriction on redemption of units when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or efficient functioning of markets such as:

	1. Liquidity issues - when market at large becomes illiquid affecting almost all securities. 2. 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. Operational issues - when exceptional circumstances are caused by force majeure, reasonably unpredictable operational problems and technical failures (e.g. a black out) which occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems. If so directed by SEBI. Unusual market conditions include, but are not limited to, extreme volatility in the capital markets, fixed income and money markets, natural calamities, communication breakdowns, internal system breakdowns, strikes, bandhs, riots or other situations, where the AMC considers that such restriction on redemptions is necessary. Any such restriction shall be for a specified period of time not exceeding 10 working days in any 90 days period. Any imposition of restriction would be with the specific approval of Board of the AMC and Trustee Company, and the same would be informed to SEBI immediately. When restriction on redemption is imposed, the following procedure shall be followed: No redemption requests upto Rs. 2 lakh shall be subject to such restriction. Where redemption requests are above Rs. 2 lakh, the AMC shall redeem the first Rs. 2 lakh without such restriction and the remaining part over and above Rs. 2 lakh shall be subject to such restriction. For details, please refer to the paragraph on ‘Right to limit redemption’ in the SAI. The AMC reserves the right to, in consultation with the Trustee, suspend the purchase and/ or redemption of units temporarily or indefinitely, in case of unforeseen extraordinary circumstances.

	For details, please refer to paragraph on 'Suspension of Purchase and / or Redemption of Units and Distribution under Income Distribution cum Capital Withdrawal Option' in the SAI. **Please note that it is mandatory for the investors of mutual fund schemes to mention their bank account numbers in their applications/requests for redemption.** Also, please refer to point on "Registration of Multiple Bank Accounts in respect of an Investor Folio" given elsewhere in this document. **Payment of redemption proceeds:** **Resident Investors:** In case of Unit holders having a bank account with certain banks with which the Mutual Fund would have an arrangement from time to time, the redemption proceeds shall be electronically credited to their account. In case of specific requests, redemption proceeds will be paid by way of cheques/demand drafts in favour of the unitholder (registered holder of the Unit or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Fund. **Redemption by NRIs:** For NRIs, redemption proceeds will be remitted depending upon the source of investment as follows: Where the payment for the purchase of the units redeemed was made out of funds held in NRO account, the redemption proceeds will be credited to the NRI investor's NRO account. Where the units were purchased on repatriation basis and the payment for the purchase of the units redeemed was made by inward remittance through normal banking channels or out of funds held in NRE / FCNR account, the redemption proceeds will be credited to his NRE / FCNR / NRO account. Note: The Fund will not be liable for any delays or for any loss on account of any exchange fluctuations, while converting the rupee amount in foreign exchange in the case of transactions with NRIs / FPIs.

	Payment to NRI / FPI Unit holders will be subject to the relevant laws / guidelines of the RBI as are applicable from time to time (also subject to deduction of tax at source as applicable). The Fund may make other arrangements for effecting payment of redemption proceeds in future. The cost related to repatriation, if any will be borne by the Investor. **Redemption under Dematerialised mode:** The investor who holds units in the demat mode is required to place an order for redemption (subject to applicable limits prescribed in SID, if any or as may be communicated from time to time) directly with the DP. The investors should provide request for redemption to their DP along with Depository Instruction Slip and such other documents as may be specified by the DP. The redemption requests submitted to the AMC/ Registrar directly are liable to be rejected. Further, it may be noted that the date and time available in the electronic feed from the DP sent to the AMC/Registrar will only be considered for the purpose of determination of Applicable NAV. The redemption proceeds will be credited (within the time stipulated in the SID) to the bank account of the investor, as per the bank account details recorded with the DP. **Effect of Redemptions** The balances in the unitholder's account will stand reduced by the number of units redeemed. Units once redeemed will be extinguished and will not be reissued. For further details, refer SAI
Bank Mandate	**<u>Bank Details:</u>** In order to protect the interest of Unit holders from fraudulent encashment of redemption / IDCW cheques, **SEBI has made it mandatory for investors to provide their bank details viz. name of bank, branch, address, account type and number, etc. to the Mutual Fund.** Applications without complete bank details shall be rejected. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques / warrants and / or any delay / loss in transit. **Also, please refer to point on 'Registration of Multiple Bank Accounts in respect of an Investor Folio' given elsewhere in this document and the SAI. Further, please refer to "Bank Account details mandatory for all investors" in the SAI.**

	<u>Bank Mandate under Dematerialised mode:</u> In case of those unit holders, who hold units in demat form, the bank mandate available with the respective DP will be treated as the valid bank mandate for the purpose of payin at the time of subscription or purchase/ pay-out at the time of redemption or at the time of any corporate action. In view of the above, Multiple Bank Mandate registration facilities with the AMC will not be applicable to Demat account holders.
Delay in payment of redemption / repurchase proceeds/dividend	Under normal circumstances, the AMC shall transfer the redemption/repurchase proceeds to the unitholders within three working days from the date of redemption or repurchase and the IDCW warrants shall be dispatched to the unitholders within seven working days from the record date. However, under exceptional circumstances where the schemes would be unable to transfer the redemption / repurchase proceeds to investors within the time as stipulated above, the redemption/ repurchase proceeds shall be transferred to unitholders within such time frame, as prescribed by AMFI, in consultation with SEBI. For further details in this regard, please refer the Statement of Additional Information (SAI). The AMC shall be liable to pay interest to the unitholders at rate as specified vide clause 15.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026 by SEBI for the period of such delay (presently @ 15% per annum). However, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain from the investor / unitholders, verification of identity or such other details relating to subscription for units under any applicable law or as may be requested by a regulatory body or any government authority, which may result in delay in processing the application. For Further details, refer SAI.

Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	As per the Clause 15.5 of SEBI Master Circular dated March 20, 2026, the unclaimed Redemption and IDCW amounts shall be deployed by the Fund in call money market or money market instruments and in a separate plan of Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts. The investment management fee charged by the AMC for managing such unclaimed amounts shall not exceed 50 basis points. The AMCs shall not be permitted to charge any exit load in this plan. Provided that such schemes where the unclaimed redemption and IDCW amounts are deployed shall be only those Overnight scheme/ Liquid scheme / Money Market Mutual Fund schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix as per Clause 6.18 of SEBI Master Circular dated March 20, 2026. The investors who claim these amounts during a period of three years from the due date shall be paid at the prevailing NAV. After a period of three years, this amount can be transferred to a pool account and the investors can claim the said amounts at the NAV prevailing at the end of the third year. In terms of the circular, the onus is on the AMC to make a continuous effort to remind investors through letters to take their unclaimed amounts. The website of Shriram Mutual Fund also provides information on the process of claiming the unclaimed amount and the necessary forms / documents required for the same. The details of such unclaimed amounts are also disclosed in the annual report sent to the Unit Holders. The details of such unclaimed amounts are also disclosed in the annual report sent to the Unit Holders. Important Note: All applicants must provide a bank name, bank account number, branch address, and account type in the Application Form.
Disclosure w.r.t investment by minors	Pursuant to 15.13 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the following process shall be applicable for investments made in the name of a minor through a guardian: Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified

	bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. 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. This in regard, the investors are required to submit the 'Minor attaining majority – request form to change status' available on the AMC's website www.shriramamc.in. Upon the minor attaining the status of major, no further transactions shall be allowed till the status of the minor is changed to major. Any instructions registered for Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) shall be suspended when the minor attains majority, till the status is changed to major. **For further details, refer SAI.**
Requirement of minimum investors in the scheme	The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. 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 does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 36(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at Applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, 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 calendar 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 calendar days would lead to automatic redemption by the Mutual Fund on the Applicable Net Asset Value on the 15th calendar day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.