

Shriram Gold ETF Passive FoF

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



NFO OPENS ON:
**11th September,
2026**



NFO CLOSSES ON:
**24th September,
2026**



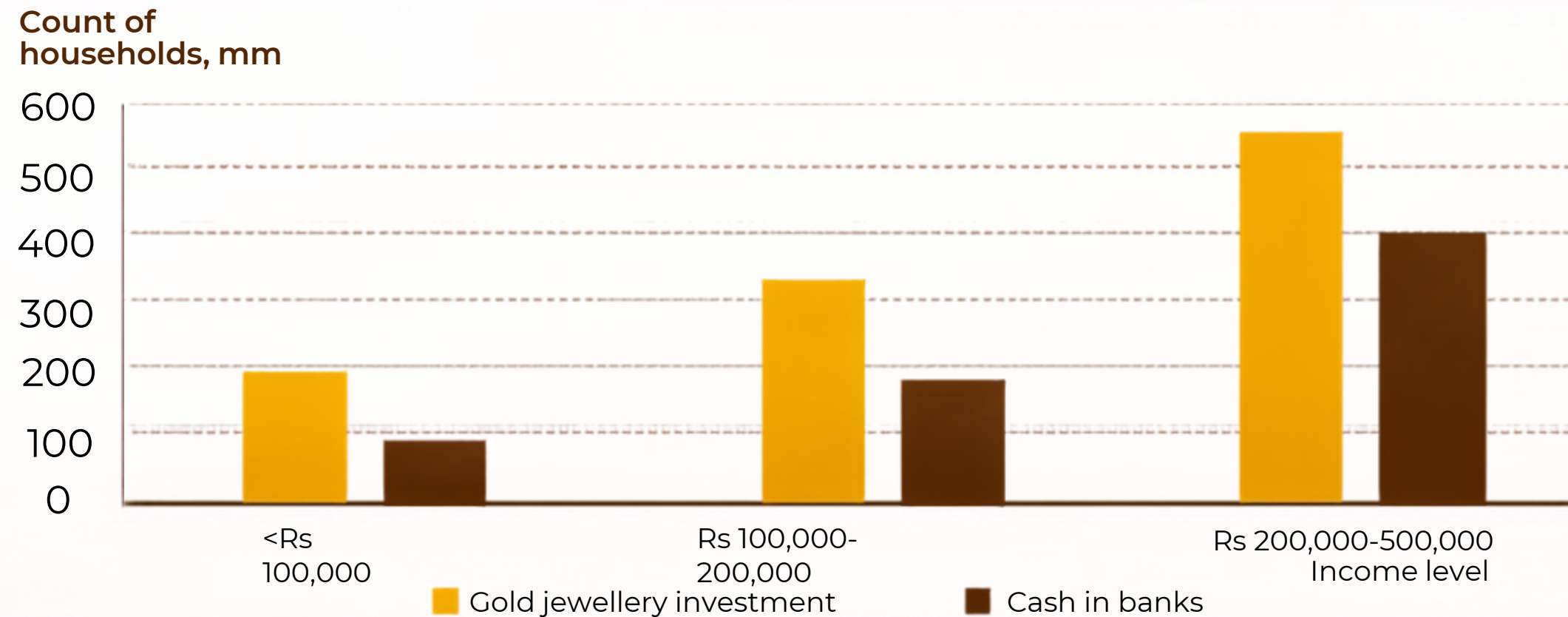
**NEW FUND OFFER
PRICE:**
Rs. 10/Unit

SEBI Registered: SHRIRAMMF | Registration no: MF/017/94/4



Gold Has Traditionally Been A Part Of Indian Households

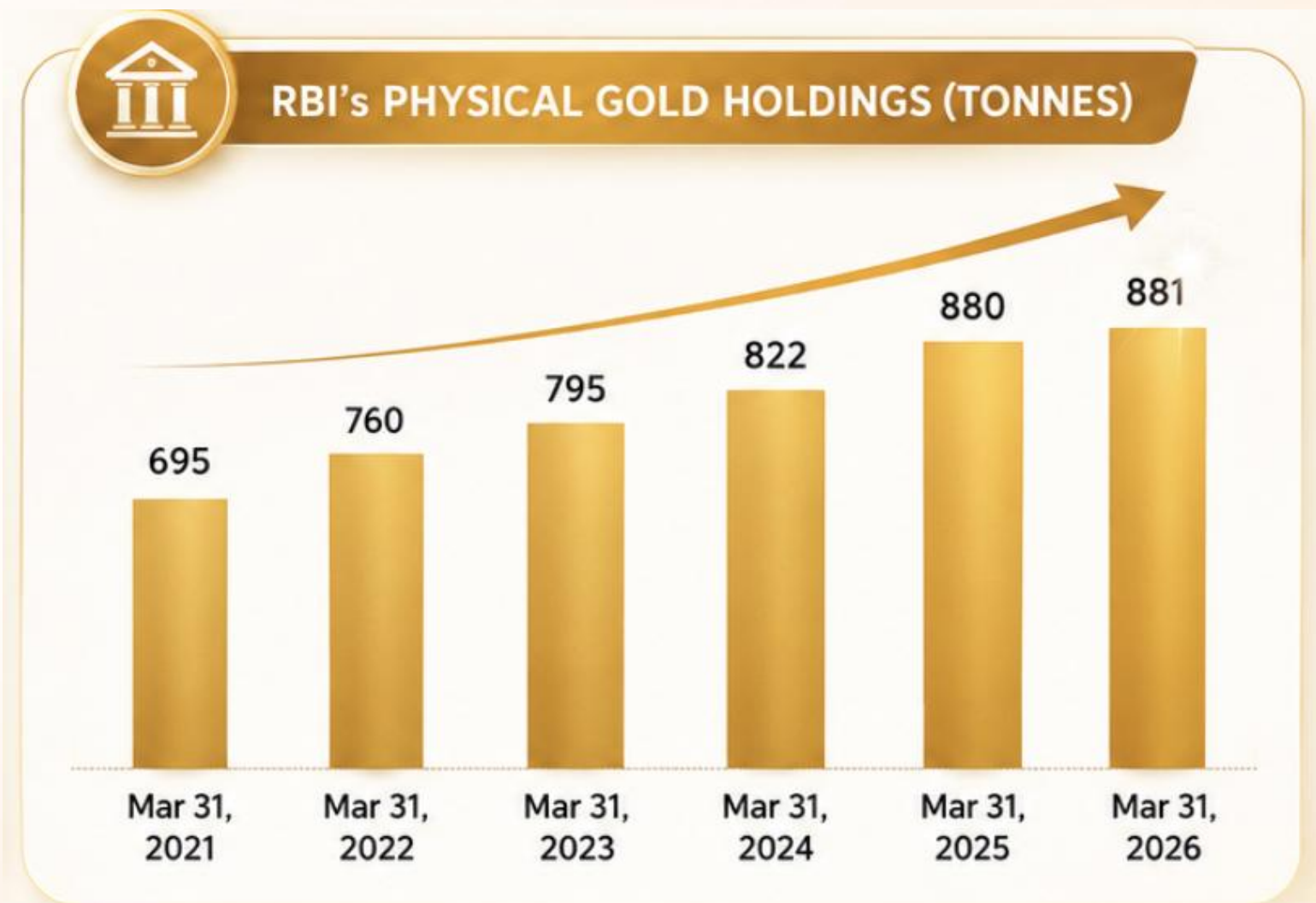
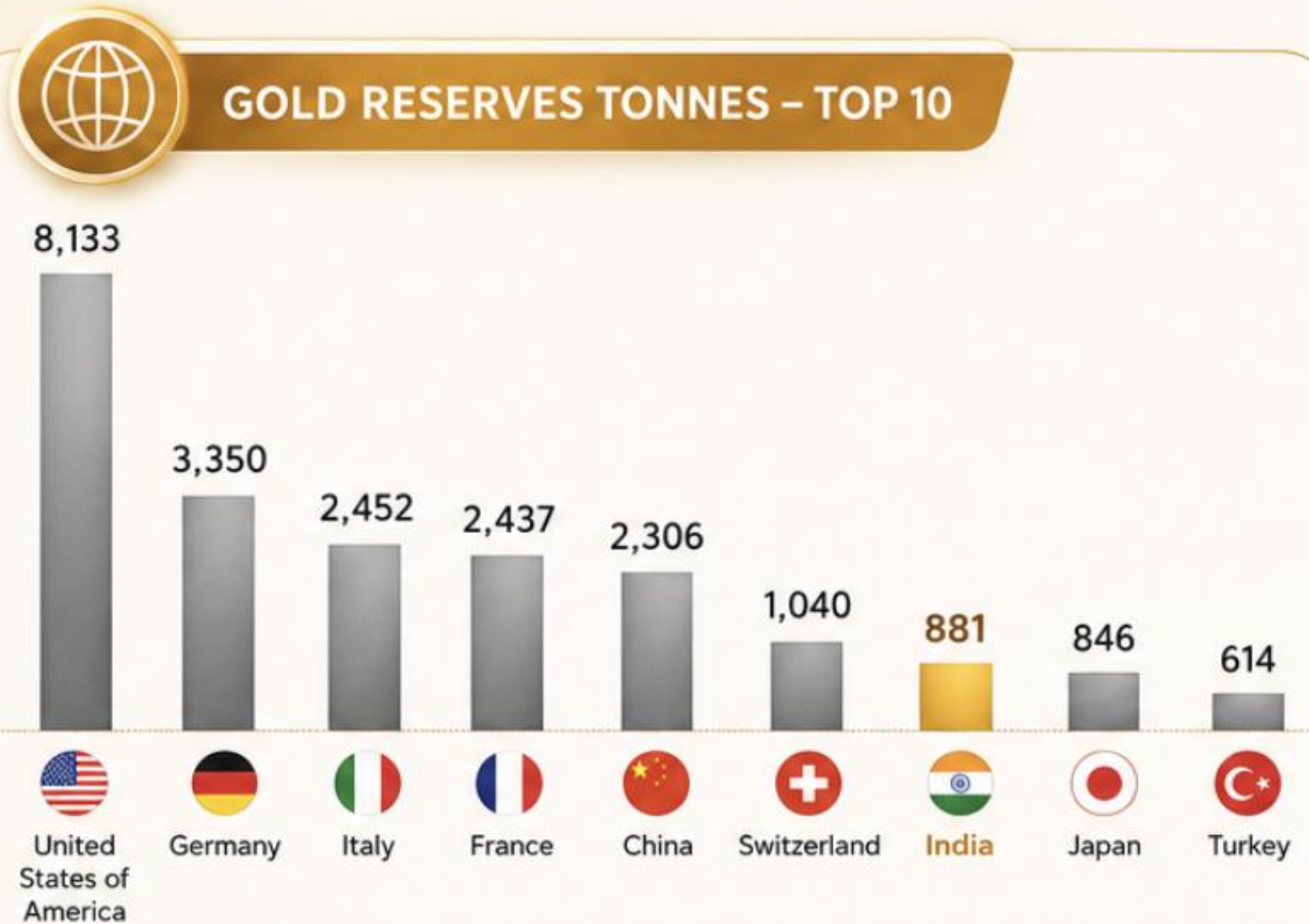
Higher number of households among lower and mid-income groups invest in gold jewellery compared to bank deposit



Indian households hold \$5 trillion* worth of gold (Jan 2026)



Gold Remains a Key Component of Central Bank Reserves



The RBI has increased its allocation to gold and holds 17.66% of its total forex reserves in gold.

Why Gold Matters?



Inflation Hedge

—
Act as a potential inflation hedge.



Priced in USD (Globally)

—
Holds relatively better value than the rupee over time



Diversification

—
Low Correlation with other asset classes



Central bank reserves

—
Gold forms a component of central bank reserves



Key Factors Driving Gold Appreciation

Long term view on Gold



De-dollarization (Central Bank Demand)

- Gold reserves ~\$4 trillion vs \$3.9 trillion in US Treasuries
- Annual buying >1,000 tonnes (2022–24), 863 tonnes of buying despite record-high prices.

01



Crude Oil & Macro Impact

- Every \$10 rise in crude costs additional \$15–16 billion impact to India annually
- CAD may reach 2.5–3% of GDP if crude remains above \$100

02



INR Depreciation

- INR may trend towards 93–95/USD with tail risks toward 100/USD (long-term trajectory)
- Currency weakness + high crude = higher domestic gold prices

03



Diversify With Gold May Benefit In The Long-Term

Gold Diversification May Help During Drawdowns

10 Year Rolling Return Comparison



Historical Returns of Gold Reflect Its Long-Term Potential

Gold's Rolling Return



Source: MCX, Nifty Indices Date range – Rolling returns from Jan-2006 to August-2026. Returns less than 1 year are absolute, more than 1 year are CAGR. Equity – Nifty 500 TRI, Debt - CRISIL Composite Bond Index, Gold – MCX Gold. Past performance may or may not be sustained in future and is not a guarantee of any future returns.

How Much Gold Do You Hold In Your Portfolio?

Calculate Gold's allocation with Shriram AMC's calculator

Where does your *Gold* stand today?

Enter your total wealth and current Gold holdings – physical, ETF, SGB, all included.



YOUR NAME (FOR REPORT & WHATSAPP)

e.g. Rajesh Kumar

AGE GROUP



18–30 years

PRIMARY INCOME TYPE



Salaried

NET WORTH (everything you've built so far)



₹ 10,00,000

All assets: FDS, MS, property: PF, gold etc.

= 10 Lakh

CURRENT GOLD VALUE

Enter by type



₹ 50,000

Total across all types at current market value

Skip—use Indian household avg (11%) →

= 50 Thousand



Scan to Discover

<https://www.shriramamc.in/calculators/gold-calculator>

Calculate today. Plan your gold for tomorrow



How to Invest in Gold Efficiently

Parameter	Gold ETF Passive FoF	Gold ETF	Digital Gold	Physical Gold
Purity	Invests in units of Gold ETFs	99.5% or higher	Depends on provider	Depends on product; verify fineness/hallmark
Storage/Theft/Safety	No storage risk for investor	No storage risk for investor	Provider/custodian dependent	Investor bears storage/security considerations
Pricing	NAV-based	Exchange-traded market price	Provider-linked pricing, Linked to live 24K market rates	Market-linked; premiums/charges may apply
Demat Account	Not Required	Required	Not Required	Not Required
Liquidity	Redeemable with AMC at applicable NAV	Exchange-traded; depends on market liquidity	Provider/platform dependent	Sale/liquidation may involve price spread/costs
SIP Facility	Available, subject to scheme/platform	No direct SIP facility	May be available, provider dependent	Available with Jeweller & Bank backed gold schemes. Systematic purchase may be available through select providers
Regulation	Regulated by SEBI	Regulated by SEBI	Outside SEBI securities-market framework	Physical commodity; not a SEBI-regulated mutual-fund product
Expenses/Costs	*FoF + underlying ETF expenses	ETF expenses + applicable transaction/demat costs	Provider/platform charges may apply	Premium/making/storage/selling costs may apply

*Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme

Introducing



Shriram Gold ETF Passive FoF

Gold wahi, Pehchaan nayi



NFO OPENS ON:
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How Does A Gold ETF FoF Work?

A **Gold ETF FoF** invests in Gold ETFs that hold physical gold. You can easily buy or redeem units through the AMC.



Gold ETF FoF

You invest in
Gold ETF FoF



Gold ETF

The FoF invests in
Gold ETFs



Physical Gold

Gold ETFs hold
physical gold



Choosing the Right Gold ETF Can Be Challenging

Shriram Gold ETF Passive FoF aims to simplify this by investing in underlying Gold ETFs based on its investment strategy.

Our Strategy For Selecting Underlying Gold ETF

**01**

Low Expense Ratios

Focus on ETFs with relatively lower expense ratios.

**02**

High Liquidity

Preference for ETFs with higher liquidity to facilitate efficient entry and exit.

**03**

Low Impact Cost

Selecting relatively liquid ETFs to minimize hidden trading costs.

**04**

>95% allocation to Gold ETFs

Shortlisting 2-3 Funds that historically maintained allocation of near to 95% gold exposure in their portfolios.

**05**

Low Tracking Error (<1%)

Consider ETFs with relatively lower tracking error to maintain alignment with gold prices.

**06**

Monthly Review

Underlying ETFs are reviewed monthly based on defined evaluation parameters.

Why Invest in Shriram Gold ETF Passive FoF?



*Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme

Investors can avail Chhoti SIP by investing via Systematic Investment Plan ("SIP") in Shriram Gold ETF Passive FOF with Rs. 250/- restricted to three SIP's (only one each in upto three Asset Management Companies). The minimum number of instalments for availing Chhoti SIP shall be 60 instalments; however, early withdrawal of the instalments is not restricted. [^] Tax: Up to 24 months are taxed at the applicable slab rate, while units held for more than 24 months attract 12.5% LTCG tax without indexation *plus applicable surcharge and cess.*

Gold SIP for Goals

In Indian homes, gold is part of life's most meaningful moments like your child's wedding, festive celebrations, heartfelt gifts.

But buying it all at once can feel overwhelming. A SIP may help investors accumulate Gold units in a staggered manner over time.

Gold has always been emotional
Now make it intentional.



Asset Allocation

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%



Investment 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.

^To know more in detail about asset allocation and other details about the scheme, please refer scheme information document available at <https://www.shriramamc.in/goldetffof>

Fund Information

FUND DETAILS	
FUND NAME	SHRIRAM GOLD ETF PASSIVE FoF
FUND TYPE	An open-ended Fund of Fund Scheme investing in units of Gold ETFs
FUND CATEGORY	Commodity based FoF (Domestic)
SCHEME 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.
BENCHMARK	Domestic Price of Physical Gold
FUND MANAGER	Mr. Surjeet Kumar Singh & Mr. Sudip Suresh More
MINIMUM INVESTMENT	- 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 - Chhoti SIP with Rs. 250/- with minimum 60 instalments*
PLAN/OPTION	Direct & Regular Plan with Growth & IDCW Option
EXIT LOAD	Nil

Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme.
*The minimum number of instalments for availing Chhoti SIP shall be 60 instalments; however, early withdrawal of the instalments shall not be restricted.

Fund Managers



**Mr. Surjeet
Kumar Singh**

Has over 17 years of experience across equity, fixed-income, and derivatives markets. He brings proven expertise in institutional trade execution, portfolio support and the development of quantitative investment strategies. He has a strong track record in building and managing dealing room infrastructure, ensuring regulatory compliance, and delivering zero-error execution. His experience also spans factor investing, market regime analysis, and the design of risk-managed portfolio strategies.



**Mr. Sudip
Suresh More**

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 Kshema General Insurance Company. Additionally, he has also worked with Sahara India Life Insurance Company Ltd as a Debt Fund Manager where he managed ULIP and traditional funds on fixed income side.

Note: Please click on this link <https://www.shriramamc.in/factsheet> to view other schemes currently managed by the same fund manager & relevant scheme performance.

For SID, SAI, KIM and detailed risk factors of the Scheme, visit <https://www.shriramamc.in/goldetffof>

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Shriram Gold ETF Passive FoF

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

This product is suitable for investors who are seeking*:

- 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

Scheme Riskometer



The risk of the scheme is very high risk

Benchmark Riskometer



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 is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when actual investments are made)

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

Disclaimer & Risk Factors

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

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

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

THANK YOU

