

Think of it as a fund manager finally being allowed to play defence, not just offence.

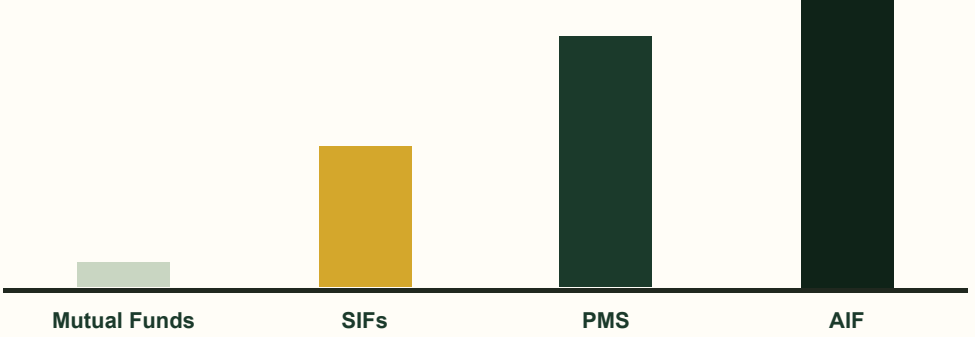
A regular mutual fund can only go long — buy and hold. A Specialised Investment Fund (SIF) lets the same manager also short overvalued stocks, hedge in a falling market, and move quickly between asset classes — while your money still stays inside a SEBI-regulated, tax-efficient mutual fund wrapper.

It's a new middle ground SEBI created in 2025 — for investors who've outgrown mutual funds, but for whom PMS still feels early.

IN NUMBERS

What it takes to get in

₹100+	₹10L	₹50L	₹1Cr



The gap that matters: going from a mutual fund to PMS means finding ₹49.9 Lakh more. A SIF closes ₹10 Lakh of that distance — at mutual-fund tax rules.

IS IT FOR YOU

Who a SIF actually suits

1. You have **₹10 lakh or more** you're comfortable keeping invested for the long run.
2. You've **outgrown plain mutual funds** but PMS or AIF minimums still feel too steep.
3. You want a manager who can **hedge in a falling market**, not just ride it down.

HOW THE MONEY IS MANAGED

Three ways a SIF manager can play

L/S — Equity Long-Short
Mostly holds good stocks, while shorting the weak ones to cushion a downturn.

H — Hybrid Long-Short
Splits money between equity and debt, hedging both to smooth out the ride.

A — Active Asset Allocator
Moves briskly between equity, debt, gold and REITs as conditions shift.

THE HONEST PICTURE

What's genuinely good — and what isn't

GOOD

+ Cheaper entry than PMS or AIF
+ Real downside protection
+ Same friendly mutual fund tax rules
+ SEBI-regulated, daily priced

WATCH OUT FOR

– Hedging can lag in strong bull runs
– ₹10L must largely stay invested
– Costs more than a plain fund
– Strategy is more complex to track

FINE PRINT, MADE SIMPLE

What happens if your balance dips below ₹10L

1. **Market fall alone? No issue.**
   If prices simply drop, nothing happens — you stay invested as usual.
2. **You withdraw and dip below ₹10L?**
   You get 30 days to top the balance back up.
3. **Still below after 30 days**
   The AMC redeems your remaining units and closes you out.

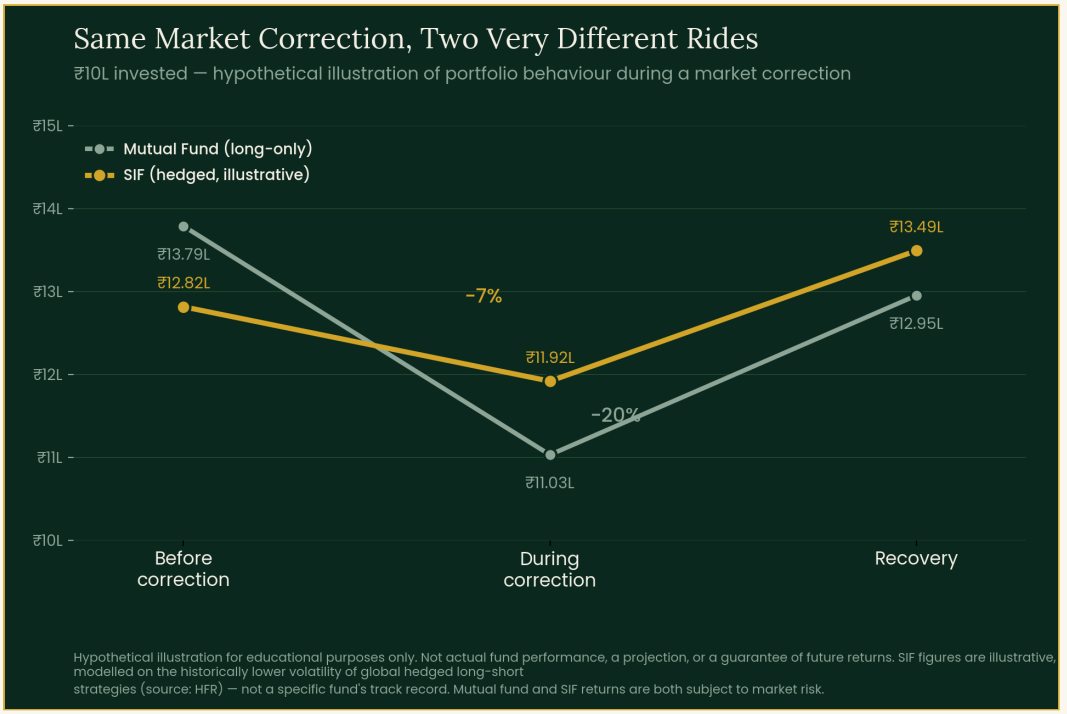
BEFORE YOU SAY YES

Four things to check first

- ✓ Judge it on steadiness, not on beating the market every year.
- ✓ Be ready to keep ₹10L+ parked with one fund house long-term.
- ✓ Read the strategy document — don't invest on the pitch alone.
- ✓ Ask us if it fits where you are today — it isn't for everyone yet.

SAME MARKET, TWO DIFFERENT RIDES

What a correction feels like, side by side



Hypothetical illustration for educational purposes only — not actual fund performance or a projection. Modelled on the historically lower volatility of global hedged long-short strategies (source: HFR), not a specific fund's track record.

Curious whether a SIF makes sense for your portfolio right now? Just reply to this email — we'll walk through it together.

The Steady Mind — Green Shoots Wealth

STRONG ROOTS. ENDURING WEALTH. — GREEN SHOOTS WEALTH FINTECH LLP

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