

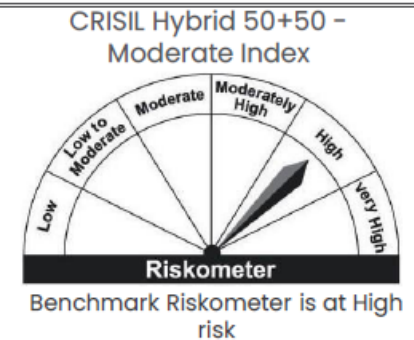
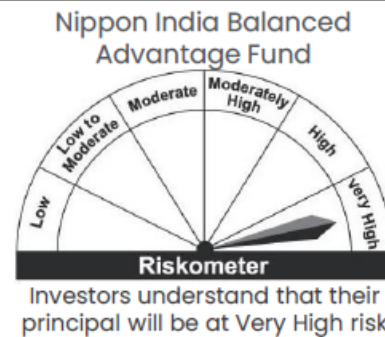
Nippon India Balanced Advantage Fund

(An open ended dynamic asset allocation fund)

This product is suitable for investors who are seeking*

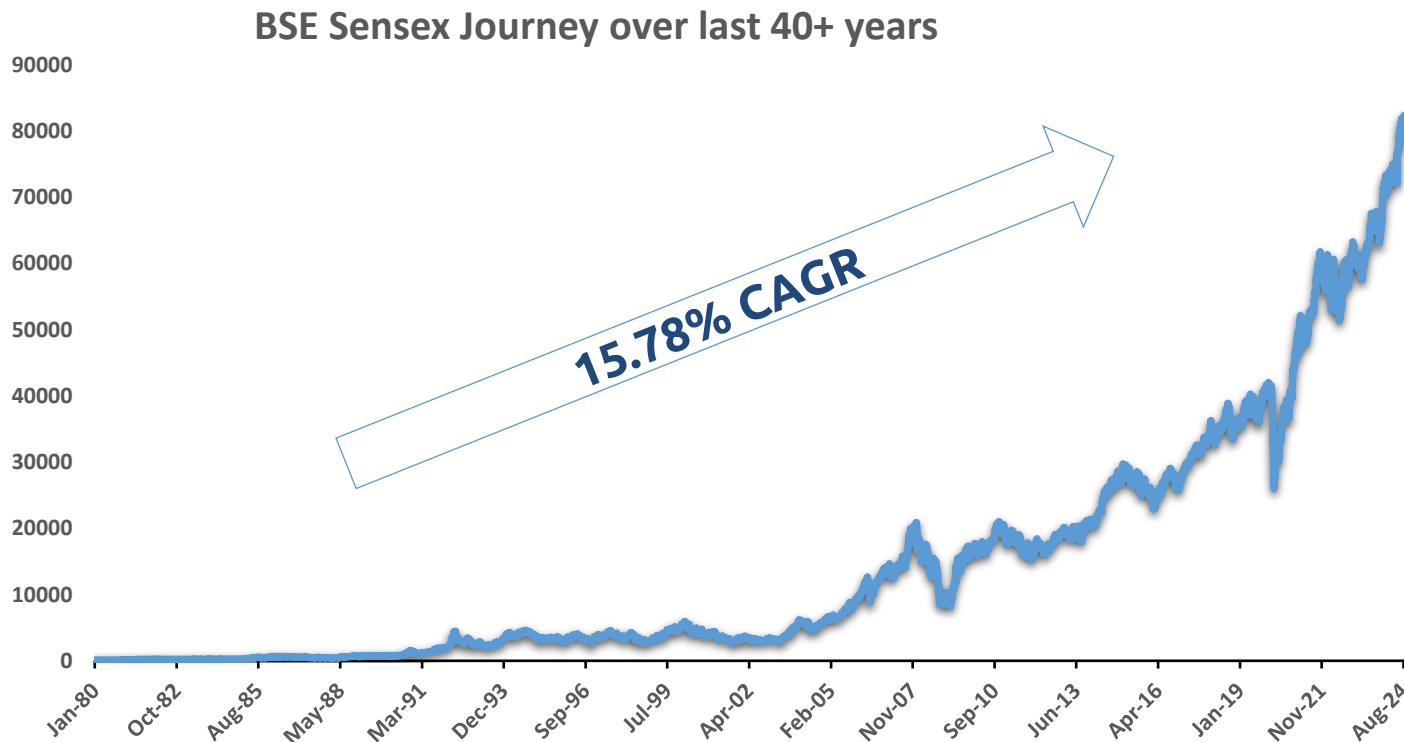
- Long term capital growth.
- Investment in equity & equity related instruments, debt, money market instruments and derivatives.

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



Good gets *better*

Equity has created significant Long Term Wealth



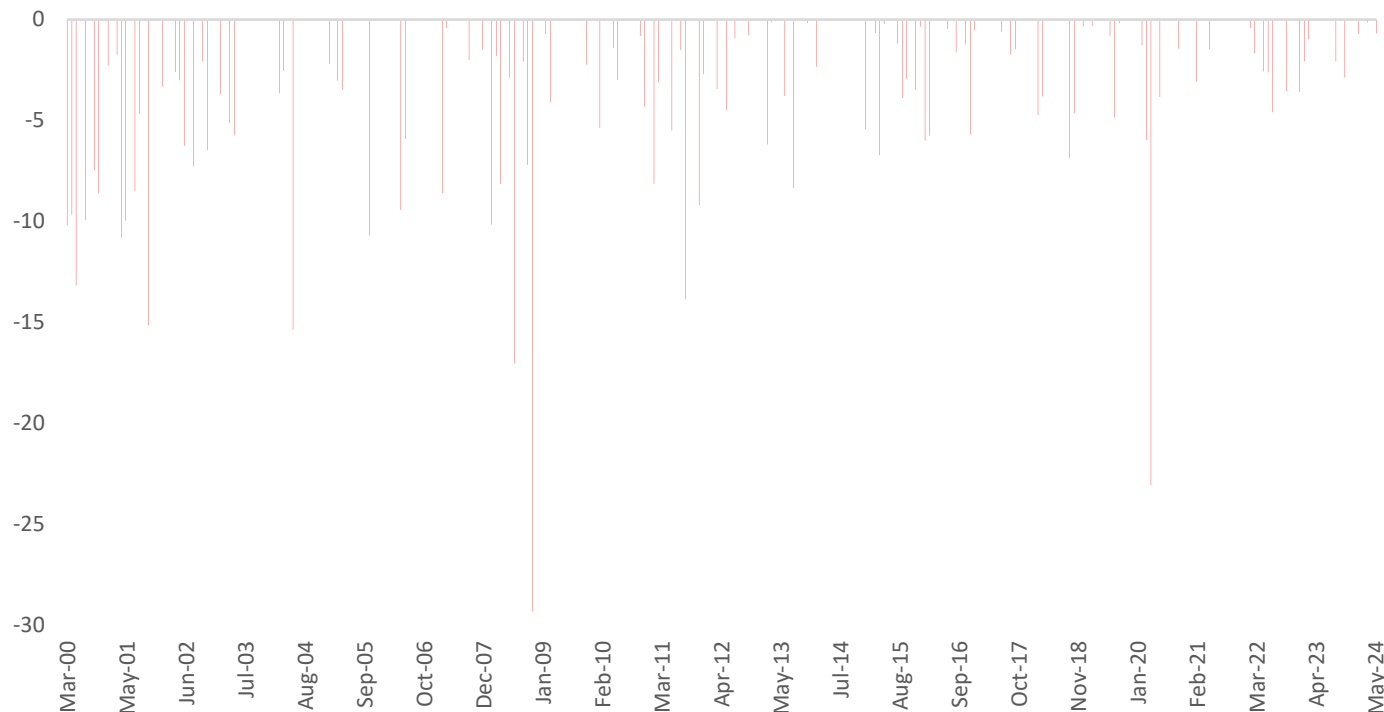
Rs 1 Lakh invested in BSE Sensex at inception would have grown to ~ Rs 7.0 crs (as of Aug 31, 2024)

This illustration should not be construed as a promise, guarantee on or a forecast of any minimum returns and should not in any way construed to returns of any of Nippon India Mutual Fund Scheme. **Past performance may or may not be sustained in future** and the same may not necessarily provide the basis for comparison with other investment.

Source: MFI Explorer

Corrections are Natural across Market cycles

Drawdown Analysis: Instances of Monthly Negative Returns of BSE Sensex (Since Jan 2000 till May 2024)



- Over the last 20 years for **~ 42%** of the months BSE Sensex has given negative returns.
- Of this negative months **~ 40%** of the months witnessed corrections **> 5%**

Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.

Source: Bloomberg, NIMF Research

Does Market Volatility Scare You ??

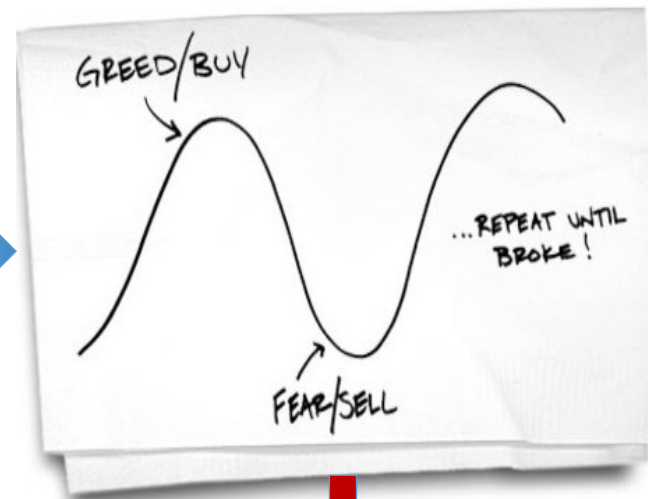
We may aim to 'Benefit' from Volatility if we take care of ...

1. Emotional Bias – Lowers Investor Returns

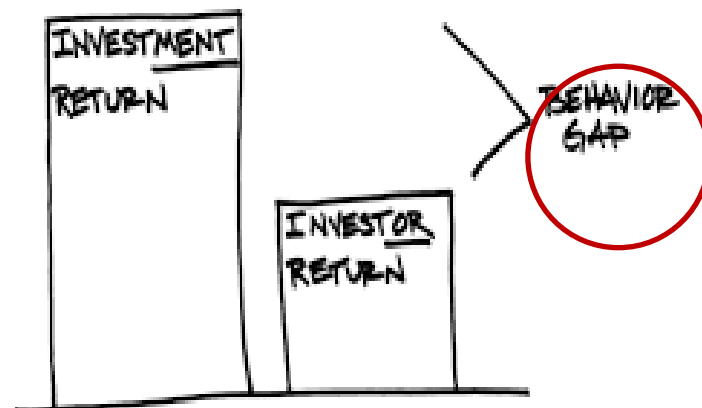
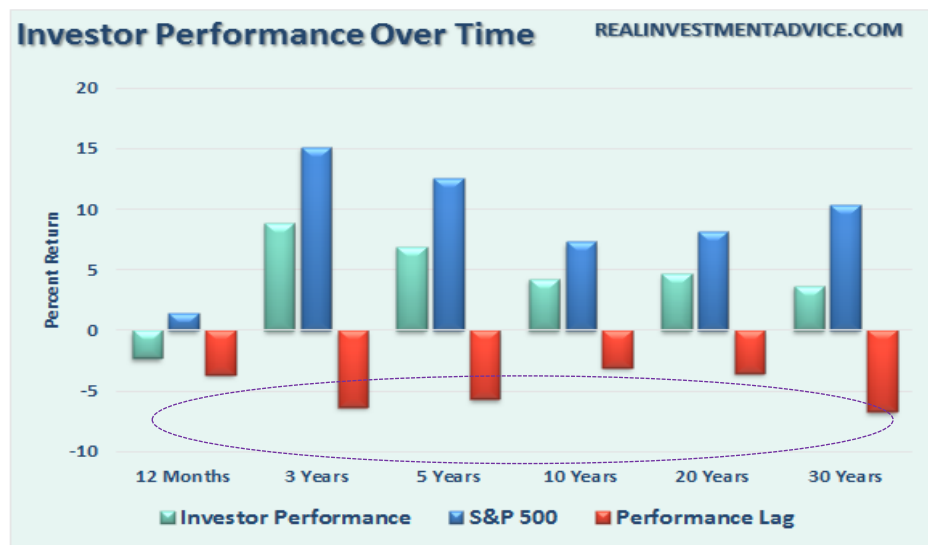
Ideal Inv. Behaviour



But Emotional Bias Leads to 'Reverse'



Resulting in Lower Inv. Returns



As per a Dalbar USA Study: Avg. Investor Returns Lower than 5 % vs Benchmark Returns across periods

2. Downside Protection - 'Losing LESS > Gaining MORE'

'50% FALL = 100% GAIN (to come back to the Original Level)

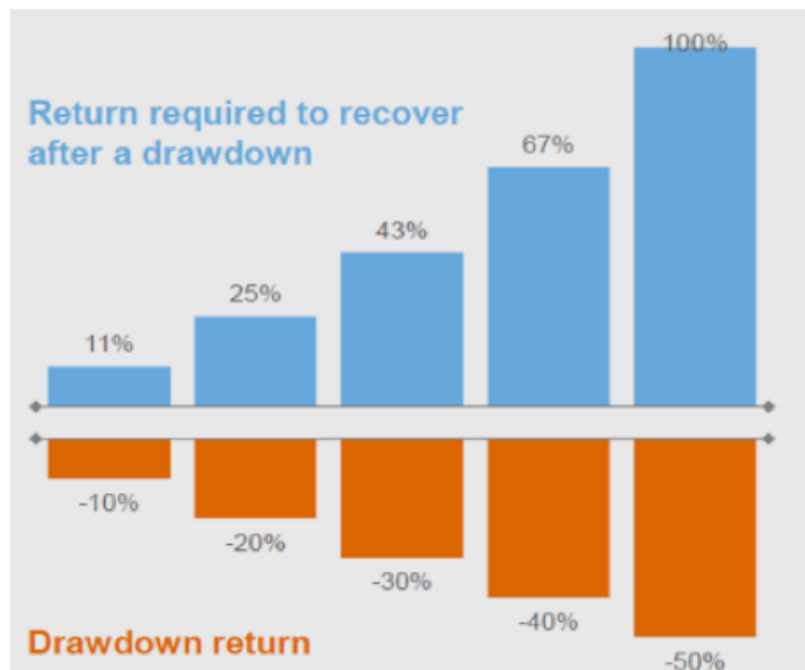


Illustration :

If an investment of Rs 100 becomes Rs 50 it's a **50% Decline** but for the Rs 50 to become Rs 100 again requires a **100% GAIN**

Hence Losing Less is also equally important criteria for Long Term Wealth Creation

The above table is for illustration purpose only and NIMF does not recommend any action based on this illustration.

3. Fundamental Equity Investing – Stock Selection



**Fundamental Equity Investments key to Creating Potential
'Long Term Alpha'
Hence, long term wealth creation**

From Challenges to Opportunity

3 Simple Steps to Counter Volatility and Attempt to Generate Potential Long Term Risk Adjusted Returns

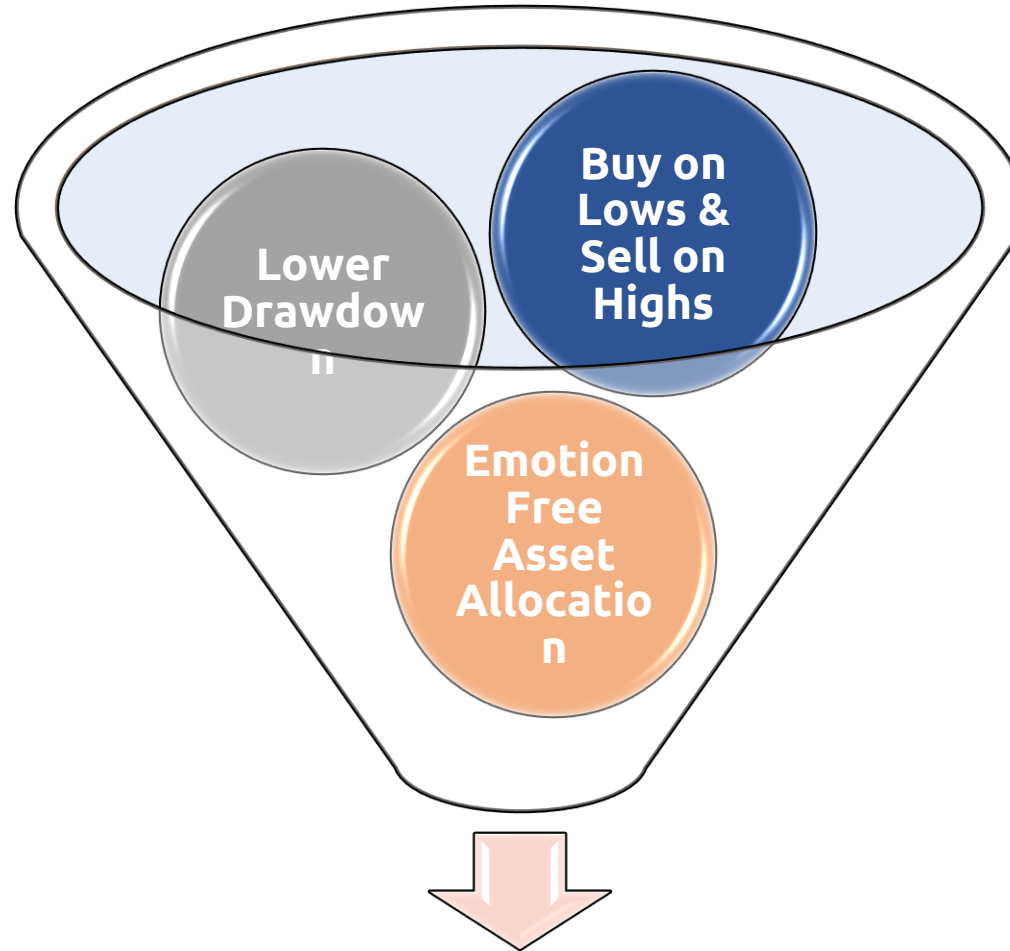


1. **Avoid Emotional Bias – Disciplined Investing**
2. **Limit Downside Risk**
3. **Aims to create Long Term Alpha through Active Stock Selection & Sector Allocation**

Presenting
'Nippon India Balanced Advantage Fund'
(An Open Ended Dynamic Asset Allocation Fund)

**A model based Dynamic Asset Allocation Fund that
Attempts to:
Capture Equity Growth Potential with Lower
Volatility**

Benefits of Nippon India Balanced Advantage Fund (NIBAF)



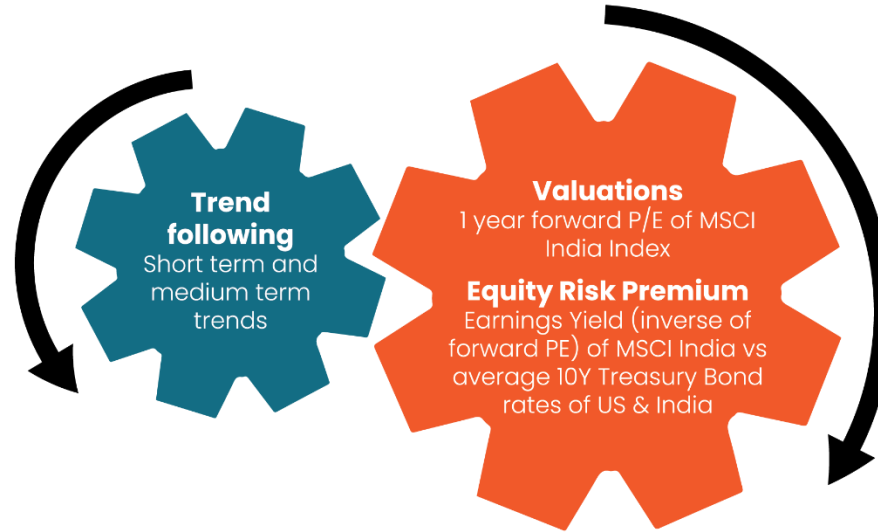
Long Term Risk Adjusted Returns

NIBAF - Model

Aims to consistently delivery risk adjusted returns across market cycles

Dynamic Asset Allocation Model to determine the asset allocation

Key Model Parameters



Trend following is a unique parameter which aids in maximising Upside Potential and Limiting Downside

Recently added parameters to further strengthen the Asset Allocation Model

Trade weighted Dollar

A strong Dollar typically coincides with weaker phases of Equity prices in Emerging Markets and vice versa

Global Demand Indicator

Combination of Lumber, Copper and Nickel acts a lead indicator of Global Economy and Markets

The current fund philosophy may change in future depending on market conditions or fund manager's views.

The views expressed herein constitute only the opinions and do not constitute any guidelines or recommendation on any course of action to be followed by the reader. This information is meant for general reading purposes only and should not be construed as an investment advice or direct or indirect solicitation for the scheme or the performance.

NIBAF – Strategy

Asset Allocation

- Unhedged Equity Level Range: 30% to 85% based on Proprietary Based Model
- Attempts to Buy more on Lows and Sell on Highs

Equity Strategy

- Investment Universe: Large Cap Oriented portfolio
- Focus on High Quality Businesses with a Proven Track Record
- Conservative portfolio focused on Market Leaders & Larger Mid Caps

Derivative & Debt

- Derivative(Arbitrage) exposure for Hedging/ Portfolio Rebalancing
- Debt Exposure usually in the range of 15% - 20% (including margin requirements)
- Debt portfolio will be conservative focused at the shorter end

Note: The current fund strategy may change in future depending on market conditions or fund manager's views.

Current Fund Positioning

- Higher tilt towards large cap stocks with a focus on domestic oriented business and relative valuations
- With gradual recovery in mass consumption, the scheme remains overweight towards FMCG
- Within financials, lower exposure to over valued segments such as PSUs and higher allocations towards private banks and insurance where valuations remain attractive
- Overweight on IT given fair valuations
- Overall, current portfolio well placed for relative better performance in the prevailing market context

Sector	Aug-24
Consumer Staples	5.13
Communication Services	3.23
Financials	3.18
Consumer Discretionary	0.88
Information Technology	0.76
Utilities	0.09
Industrials	0.00
Real Estate	-0.88
Health Care	-2.24
Energy	-4.25
Materials	-5.89

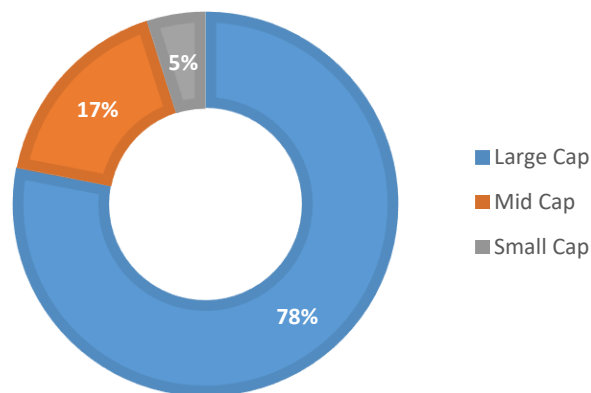
The sectors mentioned in the table is not a recommendation to buy/sell in the said sectors. The scheme currently holding investments in the said sectors may or may not have future position in the same. The stocks mentioned form a part of the portfolio of the scheme and may or may not form a part of the portfolio in future. Please read Scheme Information Document carefully for more details and risk factors.

Concentration Analysis (As on Aug 31, 2024)

Top 10 Holdings	Weightage (%)
ICICI Bank Limited	5.78%
HDFC Bank Limited	5.36%
Infosys Limited	4.58%
Bharti Airtel Limited	3.36%
NTPC Limited	2.99%
Reliance Industries Limited	2.42%
ITC Limited	2.23%
Axis Bank Limited	2.11%
Larsen & Toubro Limited	2.03%
Godrej Consumer Products Limited	1.85%

Top 10 Sectors	Weightage (%)
Banks	14.66%
IT - Software	7.59%
Telecom - Services	4.30%
Diversified FMCG	3.65%
Power	3.62%
Insurance	3.07%
Finance	3.01%
Consumer Durables	2.80%
Automobiles	2.52%
Petroleum Products	2.42%

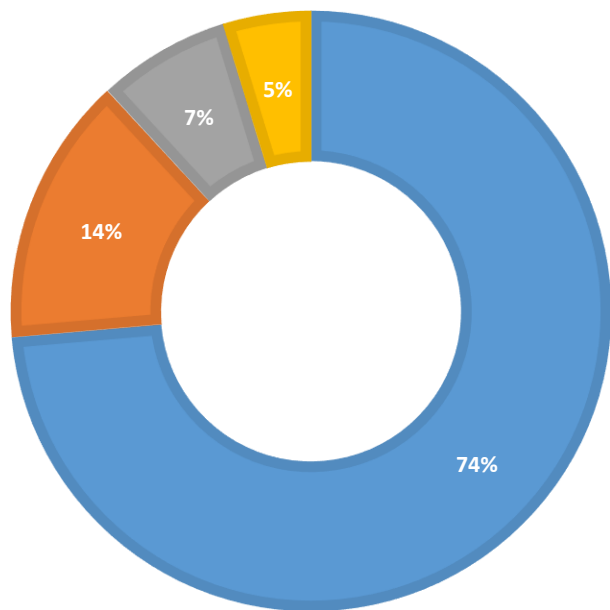
MARKET CAP



The sectors mentioned in the table is not a recommendation to buy/sell in the said sectors. The scheme currently holding investments in the said sectors may or may not have future position in the same. The stocks mentioned form a part of the portfolio of the scheme and may or may not form a part of the portfolio in future. Please read Scheme Information Document carefully for more details and risk factors.

Note: The above details are shown only for Non-Hedged Equity portfolio

Concentration Analysis (As on Aug 31, 2024)



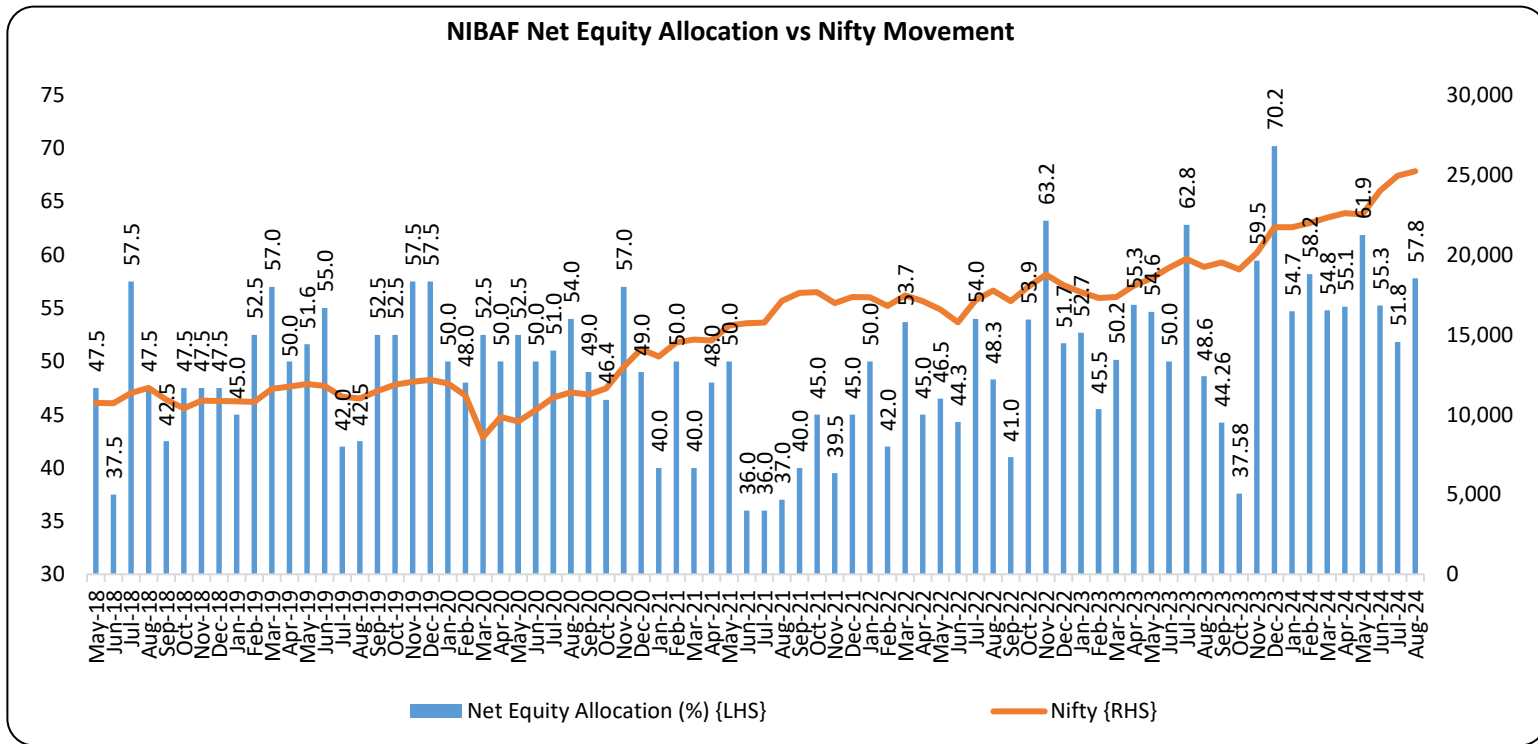
■ AAA/SOV/A1+/Cash & Other Receivables ■ AA+ ■ AA ■ AA-

Average Maturity	4.71 Years
Modified Duration	3.26 Years
Annualized Portfolio YTM*	7.69%
Macaulay Duration	3.43 Years

*incase of semi annual YTM, it has been annualised

Data as on 31st Aug 2024

NIBAF Net Equity Allocation vs Nifty Movement



Factor	Trend
Valuations	Negative
Market Trend	Very Positive
Global Demand Indicators	Marginally Negative
Trade wt US Dollar	Marginally Negative

Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.

Source: MFI Explorer

Scheme Performance

NAV as on August 30, 2024: ₹173.1894

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Nippon India Balanced Advantage Fund	26.71	12.79	14.18	15.49
B:CRISIL Hybrid 50+50 - Moderate Index	23.56	12.01	14.73	12.18
AB:BSE Sensex TRI	28.63	14.15	18.54	15.74
Value of ₹10000 Invested				
Nippon India Balanced Advantage Fund	12,671	14,348	19,422	173,189
B:CRISIL Hybrid 50+50 - Moderate Index	12,356	14,051	19,895	97,356
AB:BSE Sensex TRI	12,863	14,875	23,425	180,909
Inception Date : Nov 15, 2004				
Fund Manager : Amar Kalkundrikar (Since Oct 2020), Ashutosh Bhargava (Since May 2018), Sushil Budhia (Since Mar 2021)				

Different plans shall have a different expense structure. The performance details provided herein are of Growth Plan (Regular Plan).

Source : MFI Explorer, As on Aug 31, 2024

B: Benchmark, **AB:** Additional Benchmark, **TRI:** Total Return Index

Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment. Performance of the schemes (wherever provided) are calculated basis CAGR for the past 1 year, 3 years, 5 years and since inception. In case, the start/end date of the concerned period is non-business day (NBD), the NAV of the previous date is considered for computation of returns. TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns.

For performance of other funds managed by the Fund Manager, please refer slides 20-22.

Performance of other funds managed by the Fund Manager

Performance of Schemes managed by Amar Kalkundrikar

Scheme Name/s	CAGR %					
	1 Year Return		3 Years Return		5 Years Return	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Nippon India Vision Fund	49.34	44.18	21.95	21.99	24.82	25.93
Nippon India Consumption Fund	42.58	47.01	24.20	21.78	27.58	22.23

Note:

- Amar Kalkundrikar manages 3 open-ended schemes of Nippon India Mutual Fund.
- In case the number of schemes managed by a fund manager is more than six, performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Plan (Regular Plan).

Mr. Amar Kalkundrikar has been managing Nippon India Consumption Fund since Oct 2020, Nippon India Vision Fund since Jun 2021.

Source : MFI Explorer, As on Aug 31, 2024

Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment. Performance of the schemes (wherever provided) are calculated basis CAGR for the past 1 year, 3 years, 5 years and since inception. In case, the start/end date of the concerned period is non-business day (NBD), the NAV of the previous date is considered for computation of returns. Schemes which have not completed one year, performance details for the same are not provided. Performance details of closed ended schemes are not provided since these are not comparable with other schemes. TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns. The performance of the equity schemes appearing above is benchmarked to the Total Return variant of the Index.

Performance of Schemes managed by Ashutosh Bhargava

Scheme Name/s	CAGR %					
	1 Year Return		3 Years Return		5 Years Return	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
TOP 3						
Nippon India Quant Fund	51.18	40.23	22.79	18.10	24.49	21.97
Nippon India Multi Cap Fund#	43.36	44.95	29.42	22.10	27.72	26.39
Nippon India Retirement Fund - Wealth Creation Schen	42.73	41.14	19.97	18.91	19.48	22.86
BOTTOM 3						
Nippon India Asset Allocator FoF	30.29	11.27	18.65	6.12	N.A.	N.A.
Nippon India Retirement Fund - Income Generation Scf	14.14	12.84	8.00	7.69	7.88	9.21
Nippon India Equity Savings Fund ##	13.25	16.28	8.18	9.27	5.19	10.96

Note:

- Ashutosh Bhargava manages 9 open-ended schemes of Nippon India Mutual Fund.
- In case the number of schemes managed by a fund manager is more than six, performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein on the basis of 1 Year CAGR returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Plan (Regular Plan).

Co-Fund Manager

Mr. Ashutosh Bhargava has been managing Nippon India, Nippon India Retirement Fund Income Generation and Wealth Creation since Apr 2024, Nippon Equity Savings Fund since Apr 2024, Nippon India Quant Fund since Sep 2017, Nippon India Multi Cap Fund since Sept 2021 and Nippon India Asset Allocator FoF since Feb 2021.

The Scheme Returns are inclusive of the impact of Segregation of portfolio in the respective schemes. For impact on NAV on account of Segregation of portfolio, please refer SID/KIM of the relevant Schemes.

Source : MFI Explorer, As on Aug 31, 2024

Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment. Performance of the schemes (wherever provided) are calculated basis CAGR for the past 1 year, 3 years, 5 years and since inception. In case, the start/end date of the concerned period is non-business day (NBD), the NAV of the previous date is considered for computation of returns. Schemes which have not completed one year, performance details for the same are not provided. Performance details of closed ended schemes are not provided since these are not comparable with other schemes. TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns. The performance of the equity schemes appearing above is benchmarked to the Total Return variant of the Index.

Performance of Schemes managed by Sushil Budhia

Scheme Name/s	CAGR %					
	1 Year Return		3 Years Return		5 Years Return	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
TOP 3						
Nippon India Multi Asset Allocation Fund	34.02	29.78	16.69	15.22	N.A.	N.A.
Nippon India Equity Hybrid Fund ##	32.03	28.39	17.25	13.85	15.68	17.00
Nippon India Asset Allocator FoF	30.29	11.27	18.65	6.12	N.A.	N.A.
BOTTOM 3						
Nippon India Credit Risk Fund ##	7.80	7.79	6.37	6.67	5.00	7.83
Nippon India Short Term Fund	7.54	7.65	5.45	5.63	6.35	6.36
Nippon India Strategic Debt Fund ##	7.40	7.57	5.10	5.00	0.72	6.77

Note:

- Sushil Budhia manages 9 open-ended schemes of Nippon India Mutual Fund.
- In case the number of schemes managed by a fund manager is more than six, performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein on the basis of 1 Year CAGR returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Plan (Regular Plan).

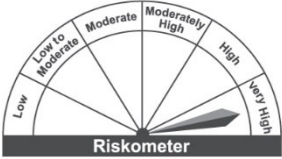
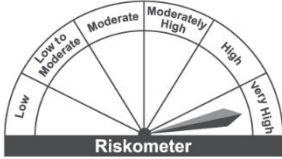

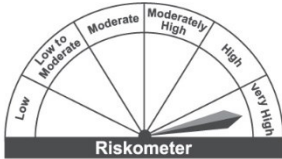
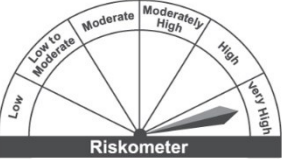
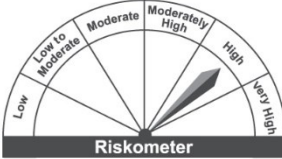
Mr. Sushil Budhia has been managing Nippon India Asset Allocator FoF since Mar 2021, Nippon India Equity Hybrid Fund since Feb 2020, Nippon India Multi Asset Allocation Fund since Mar 2021, Nippon India Short Term Fund since Mar 2021, Nippon India Credit Risk Fund since Feb 2020, Nippon India Strategic Debt Fund since Feb 2020.

The Scheme Returns are inclusive of the impact of Segregation of portfolio in the respective schemes. For impact on NAV on account of Segregation of portfolio, please refer SID/KIM of the relevant Schemes.

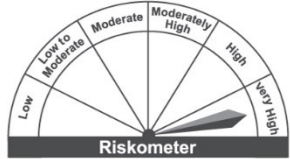
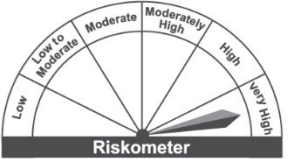



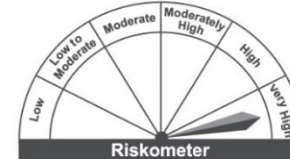
Source : MFI Explorer, As on Aug 31, 2024

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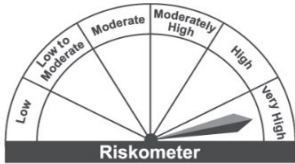
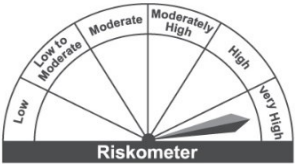




Product Labels

<p>Nippon India Multi Asset Allocation Fund (An open ended scheme investing in Equity, Debt and Exchange Traded Commodity Derivatives and Gold ETF & Silver ETF)</p>	<p>Fund Riskometer</p>	<p>Benchmark Riskometer</p>
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital growth • Investment in equity and equity related securities, debt & money market instruments and Exchange Traded Commodity Derivatives and Gold ETF. <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Nippon India Multi Asset Fund</p>  <p>Riskometer</p> <p>Investors understand that their principal will be at Very High risk</p>	<p>50% of BSE 500 TRI, 20% of MSCI World Index TRI, 15% of Crisil Short Term Bond Index 10% of Domestic prices of Gold & 5% of Domestic Prices of Silver</p>  <p>Riskometer</p> <p>Benchmark Riskometer is at Very High risk</p>
<p>Nippon India ELSS Tax Saver Fund (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)</p>	<p>Fund Riskometer</p>	<p>Benchmark Riskometer</p>
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital growth • Investment in equity and equity related securities <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Nippon India ELSS Tax Saver Fund</p>  <p>Riskometer</p> <p>Investors understand that their principal will be at Very High risk</p>	<p>Nifty 500 TRI</p>  <p>Riskometer</p> <p>Benchmark Riskometer is at Very High risk</p>
<p>Nippon India Asset Allocator FoF (An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF of Nippon India Mutual Fund)</p>	<p>Fund Riskometer</p>	<p>Benchmark Riskometer</p>
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital growth • An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF of Nippon India Mutual Fund <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Nippon India Asset Allocator FoF</p>  <p>Riskometer</p> <p>Investors understand that their principal will be at Very High risk</p>	<p>CRISIL Hybrid 50+50 - Moderate Index</p>  <p>Riskometer</p> <p>Benchmark Riskometer is at High risk</p>







Product Labels

Nippon India Consumption Fund (An open ended equity scheme following consumption theme)	Fund Riskometer	Benchmark Riskometer
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital growth • Investment in equity, equity related securities of companies that are likely to benefit directly or indirectly from domestic consumption led demand <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Nippon India ETF Consumption</p>  <p>Riskometer</p> <p>Investors understand that their principal will be at Very High risk</p>	<p>Nifty India Consumption TRI</p>  <p>Riskometer</p> <p>Benchmark Riskometer is at Very High risk</p>
Nippon India Strategic Debt Fund (Number of Segregated Portfolios - 2) (An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 to 4 years. Relatively High Interest rate risk and Relatively High Credit Risk)	Fund Riskometer	Benchmark Riskometer
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Income over medium term • Investment predominantly in debt and money market instruments with portfolio Macaulay Duration of 3 – 4 yrs <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Nippon India Strategic Debt Fund (Number of Segregated Portfolios - 2)</p>  <p>Riskometer</p> <p>Investors understand that their principal will be at Moderately High risk</p>	<p>CRISIL Medium Duration Debt A -III Index</p>  <p>Riskometer</p> <p>Benchmark Riskometer is at Moderate risk</p>
Nippon India Equity Hybrid Fund (Number of Segregated Portfolios - 2) (An open ended hybrid scheme investing predominantly in equity and equity related instruments)	Fund Riskometer	Benchmark Riskometer
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital growth • Investment in equity and equity related instruments and fixed income instruments <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Nippon India Equity Hybrid Fund (Number of Segregated Portfolios - 2)</p>  <p>Riskometer</p> <p>Investors understand that their principal will be at Very High risk</p>	<p>CRISIL Hybrid 35+65 - Aggressive Index</p>  <p>Riskometer</p> <p>Benchmark Riskometer is at Very High risk</p>



Product Labels

Nippon India Multi Cap Fund (Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks)	Fund Riskometer	Benchmark Riskometer
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital growth • Investment in equity and equity related securities <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Nippon India Multi Cap Fund</p>  <p>Riskometer Investors understand that their principal will be at Very High risk</p>	<p>NIFTY 500 Multicap 50:25:25 TRI</p>  <p>Riskometer Benchmark Riskometer is at Very High risk</p>
Nippon India Vision Fund (An open ended equity scheme investing in both large cap and mid cap stocks)	Fund Riskometer	Benchmark Riskometer
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital growth • Investment in equity and equity related instruments of large cap & mid cap companies through a research based approach <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Nippon India Vision Fund</p>  <p>Riskometer Investors understand that their principal will be at Very High risk</p>	<p>Nifty LargeMidcap 250 TRI</p>  <p>Riskometer Benchmark Riskometer is at Very High risk</p>
Nippon India Quant Fund (An open ended equity scheme investing in quant model theme)	Fund Riskometer	Benchmark Riskometer
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital growth • Investment in active portfolio of stocks selected on the basis of a mathematical model <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Nippon India Quant Fund</p>  <p>Riskometer Investors understand that their principal will be at Very High risk</p>	<p>S&P BSE 200 TRI</p>  <p>Riskometer Benchmark Riskometer is at Very High risk</p>

Product Labels

<p>Nippon India Credit Risk Fund (Number of Segregated Portfolios - 2) (An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). Relatively High interest rate risk and Relatively High Credit Risk)</p>	<p>Fund Riskometer</p>	<p>Benchmark Riskometer</p>
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income over medium term Investment predominantly in AA and below rated corporate bonds <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Nippon India Credit Risk Fund (Number of Segregated Portfolios - 2)</p>  <p>Riskometer</p> <p>Investors understand that their principal will be at High risk</p>	<p>CRISIL Credit Risk Debt B-II Index</p>  <p>Riskometer</p> <p>Benchmark Riskometer is at Moderately High risk</p>
<p>Nippon India Equity Savings Fund (Number of Segregated Portfolios - 2) (An open ended scheme investing in equity, arbitrage and debt)</p>	<p>Fund Riskometer</p>	<p>Benchmark Riskometer</p>
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income and capital appreciation over long term Investment predominantly in arbitrage opportunities between cash and derivative market and in unhedged equity <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Nippon India Equity Savings Fund (Number of Segregated Portfolios - 2)</p>  <p>Riskometer</p> <p>Investors understand that their principal will be at Moderate risk</p>	<p>Nifty Equity Savings Index</p>  <p>Riskometer</p> <p>Benchmark Riskometer is at Moderate risk</p>
<p>Nippon India Short Term Fund (An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 to 3 years. Relatively High interest rate risk and moderate Credit Risk.)</p>	<p>Fund Riskometer</p>	<p>Benchmark Riskometer</p>
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income over short term Investment in debt & money market instruments with portfolio Macaulay duration between 1 - 3 years <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Nippon India Short Term Fund</p>  <p>Riskometer</p> <p>Investors understand that their principal will be at Moderate risk</p>	<p>CRISIL Short Duration Debt A-II Index</p>  <p>Riskometer</p> <p>Benchmark Riskometer is at Low to Moderate risk</p>

Product Labels

Nippon India Retirement Fund - Income Generation Scheme (An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))	Fund Riskometer	Benchmark Riskometer
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income over long term along with capital growth Investing primarily in fixed income securities and balance in equity and equity related instruments so as to help the investor in achieving the retirement goals <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Nippon India Retirement Fund - Income Generation Scheme</p>  <p>Riskometer</p> <p>Investors understand that their principal will be at Moderately High risk</p>	<p>CRISIL Hybrid 85+15 - Conservative Index</p>  <p>Riskometer</p> <p>Benchmark Riskometer is at Moderately High risk</p>

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