



Nippon India Banking and PSU Fund

(An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Relatively High interest rate risk and moderate Credit Risk)

Investment Horizon: 2 – 3 Years

Fund aims to invest in**

- AAA PSU/Banking space predominantly
- Good credit quality portfolio that focuses on short to medium end of the yield curve
- Capitalize on the advantage of steepening of the yield curve

**As per current investment strategy. It may vary as per market conditions.

Contact your Mutual Fund Distributor | Visit mf.nipponindiaim.com

Call 1860 266 0111#, 91-22-6925 9696# (For investors outside India)

Nippon India Mutual Fund, MF/022/95/1

*Charges applicable.

Product label

This product is suitable for investors who are seeking*

- Income over short to medium term
- Investments in debt and money market instruments of various maturities, consisting predominantly of securities issued by Banks, Public Sector undertakings, Public Financial Institutions & Municipal Bonds

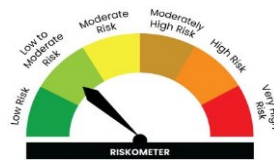
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Nippon India Banking and PSU Fund



Investors understand that their principal will be at Moderate risk

CRISIL Banking and PSU Debt A-II Index



Benchmark Riskometer is at Low to Moderate risk

Potential Risk Class

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

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

Nippon India Banking and PSU Fund (NIBPDF), Predominantly invests in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.

Portfolio Characteristics

- ❖ **Asset Profile:**
 - ~80% investments in bonds & CDs/CPs issued by Banks, PSUs & Public Financial Institutions and Municipal Bonds
 - Rest of the investments (~20%) in G-Secs/SDLs and other debt/money market securities
- ❖ **Rating Profile:** 100% in AAA/A1+ assets
- ❖ **Duration Profile:** In view of the current market scenario, the fund would endeavour to run a duration of 1 - 5 yrs through investments in the above mentioned securities whose duration individually may vary upto 10 yrs

Current Investment Philosophy

- Aims to capture short to medium end of the yield curve & endeavors to give returns with moderate volatility
- **Aims to generate capital gains in the portfolio** by maintaining a duration of 1 - 5 yrs
- Credit profile skewed towards **good quality** to enable a healthy risk return ratio
- Tactically use of upto 10 years GSecs/SDLs/AAA Bonds to generate alpha
- The right blend of asset class, credit profile & duration, makes a strong case for investment, given moderate volatility expectation and potential benefit a downward correction in the high grade corporate bond yield curve from

Note: Above mentioned current investment strategy is based on the prevailing market conditions and is subject to change within the limits of the SID basis the Fund manager's view.

Suitability

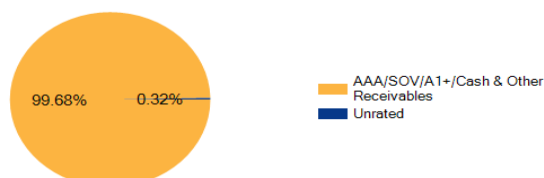
- ❖ Ideal for investors with appetite for moderate volatility in the markets
- ❖ In the current market scenario, we believe investment horizon should be at least 2 - 3 years

Inception Date	May 15, 2015
Fund Manager#	Pranay Sinha(Since Mar-2021), Vivek Sharma(Since Jun-2020)
Minimum Application Amount	Rs. 5,000 & in multiples of Re.1 thereafter
Benchmark	CRISIL Banking and PSU Debt A-II Index
Month end AUM as on June 30, 2026	Rs. 5,306.93 Crs
Plans & Options	i) Growth Plan/Direct Plan - Growth Plan: (i) Growth Option ii) a) IDCW Plan/ Direct Plan - IDCW Plan -IDCW Option b) IDCW Plan/ Direct Plan - IDCW Plan with the frequency of Weekly, Monthly, Quarterly) Both the above mentioned IDCW plan/ Direct Plan - IDCW Plan offers Payout of IDCW and Reinvestment of IDCW
Exit Load ** (** If charged, the same shall be credited to the scheme immediately net of goods & service tax, if any)	Nil

Kinjal Desai: Fund Manager - Overseas Investment
Amber Singhania: Assistant Fund Manager - Overseas Investment

Note- IDCW: Income Distribution cum capital withdrawal Options / Plans.

Rating Profile as on June 30, 2026

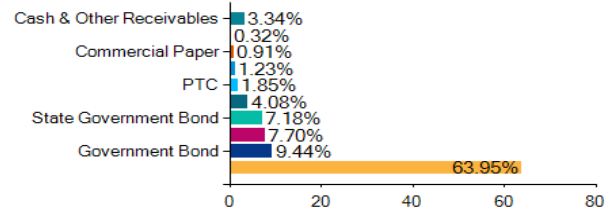


Scheme Attributes as on June 30, 2026

Weighted Average YTM	7.23%
Weighted Average Maturity	3.98 Years
Modified Duration	3.11 Years

*In case of semi annual YTM, it has been annualised

Asset Allocation as on June 30, 2026



Portfolio as on June 30, 2026

Company/Issuer	Rating	% of Assets
Certificate of Deposit		4.08%
Bank of Baroda	CARE A1+	1.81%
Canara Bank	CRISIL A1+	0.9%
HDFC Bank Limited	CARE A1+	0.9%
Axis Bank Limited	CRISIL A1+	0.47%
Commercial Paper		0.91%
Export Import Bank of India	CRISIL A1+	0.91%
Corporate Bond		63.95%
National Bank For Agriculture and Rural Development	CRISIL AAA/ICRA AAA	8.78%
REC Limited	CRISIL AAA/ICRA AAA	7.35%
Indian Railway Finance Corporation Limited	CRISIL AAA	6.28%
Small Industries Dev Bank of India	CRISIL AAA	5.49%
Power Grid Corporation of India Limited	CRISIL AAA/CRISIL AAA	5.34%
Power Finance Corporation Limited	CRISIL AAA	4.73%
National Housing Bank	CRISIL AAA/CARE AAA	4.36%
Export Import Bank of India	CRISIL AAA	2.85%
ICICI Bank Limited	ICRA AAA	2.33%
Union Bank of India	ICRA AAA	1.97%
HDFC Bank Limited	CRISIL AAA	1.91%
Nuclear Power Corporation Of India Limited	ICRA AAA	1.9%
Bharti Telecom Limited	CRISIL AAA	1.87%
National Bank For Financing Infrastructure And Development	CRISIL AAA	1.29%
HDFC Bank Limited BASEL III	CRISIL AAA	1.15%
Bajaj Housing Finance Limited	CRISIL AAA	0.97%
JIO Credit Limited	CRISIL AAA	0.95%
Kotak Mahindra Prime Limited	CRISIL AAA	0.76%
Poonawalla Fincorp Limited	CRISIL AAA	0.75%
National Highways Authority Of India	CRISIL AAA	0.58%
L&T Metro Rail (Hyderabad) Limited (Guarantee by L&T Ltd.)	CRISIL AAA(CE)	0.47%
NTPC Limited	CRISIL AAA	0.46%
NHPC Limited	CARE AAA/ICRA AAA	0.38%
Numaligarh Refinery Limited	CRISIL AAA	0.37%
ICICI Prudential Life Insurance Company Limited	CRISIL AAA	0.24%
SBI General Insurance Company Limited	CRISIL AAA	0.23%

LIC Housing Finance Limited	CRISIL AAA	0.09%
Tata Capital Housing Finance Limited	CRISIL AAA	0.09%
Floating Rate Note		7.7%
Small Industries Dev Bank of India	CRISIL AAA	3.32%
Power Finance Corporation Limited	CRISIL AAA	1.53%
Mahindra & Mahindra Financial Services Limited	CRISIL AAA	1.42%
Tata Capital Limited	CRISIL AAA	1.42%
Government Bond		9.44%
Government of India	SOV	9.44%
State Government Bond		7.18%
State Government Securities	SOV	7.18%
Zero Coupon Bond		1.23%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.83%
National Highways Infra Trust	CARE AAA	0.4%
PTC		1.85%
Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	0.93%
Shivshakti Securitisation Trust	CRISIL AAA(SO)	0.92%
Corporate Debt Market Development Fund		0.32%
Corporate Debt Market Development Fund Class A2		0.32%
Cash & Other Receivables		3.34%
Grand Total		100%

Risk factors: Trading volumes and settlement periods may restrict liquidity in debt investments. Investment in Debt is subject to price, credit, and interest rate risk. The NAV of the Scheme may be affected, inter alia, by changes in the market conditions, interest rates, trading volumes, settlement periods and transfer procedures. The NAV may also be subjected to risk associated with investment in derivatives, foreign securities or script lending as may be permissible by the Scheme Information Document.

Disclaimers:

The information herein above is meant only for general reading purposes and the views being expressed only constitute opinions and therefore cannot be considered as guidelines, recommendations or as a professional guide for the readers. Before making any investments, the readers are advised to seek independent professional advice, verify the contents in order to arrive at an informed investment decision. None of the Sponsor, the Investment Manager, the Trustee, their respective directors, employees, associates or representatives shall be liable in any way for any direct, indirect, special, incidental, consequential, punitive or exemplary damages, including on account of lost profits arising from the information contained in this material.



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