



Nippon india Mutual Fund

Wealth sets you free

Nippon India Liquid Fund

(An open ended Liquid scheme)

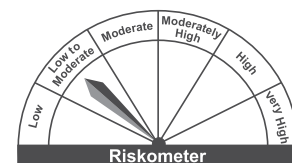
Contact your Mutual Fund Distributor | Call 1860 266 0111#,
91-22-68334800# (For investors outside India) |
Visit mf.nipponindiaim.com

#Charges applicable.

This product is suitable for investors who are seeking*

- Income over short term
- Investment in debt and money market instruments

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



Investors understand that their principal will be at Low to Moderate risk

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

What are liquid funds?

- ▶ Liquid funds are open ended mutual fund schemes which help manage short term cash surpluses of investors and endeavor to provide optimal returns with low levels of risk and high liquidity.
- ▶ These funds generate returns through interest accrual by investing in money market instruments like commercial papers, certificate of deposits, Repos/ Tri-party Repo on G-sec or T-bills and in short term debt instruments.

When should you invest in Liquid Funds?

Ideally one should invest in liquid funds, when there is surplus money lying idle and needs to be deployed for a short period of time. These funds would invest in very short term debt & money market instruments (upto 91 days), which generally have good credit quality, providing easy liquidity and returns in line with that prevailing at the market conditions at the shorter end of the yield curve.

Benefits

- ▶ **Minimal capital Risk:** Liquid funds invest in good credit quality assets, signifying lower credit risk. The scheme invests in instruments with a maturity profile of 91 days or below. The very short maturity of the Securities helps minimize the MTM volatility in the portfolio thus minimizing capital risk
- ▶ **Return Efficiency:** Investors start earning returns from the date of investment itself thus minimizing any return leakage.
- ▶ **Optimizing cash management:** Investors could even invest for as less as one day, in order to optimally use the fund for their cash management purposes
- ▶ **Real Time Redemption:** In addition to traditional modes of redemption, the fund also allows access to your investments through Nippon India Any Time Money Card

Nippon India Liquid Fund

Is an open ended liquid scheme with the objective to generate optimal returns consistent with moderate levels of risk and high liquidity by investing in debt and money market instruments.

It will be a mix portfolio with a varying allocation to the above mentioned instruments with a view to optimize returns along with adequate liquidity. The fund intends to maintain an average maturity in the range of 40-70 days.

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.

Scheme Features

Inception Date	9 Dec, 2003
Fund Manager#	Anju Chhajer
Monthend AUM as on August 31, 2021	Rs. 24,715.49 Crs
Plans & Options	Growth option & IDCW option (Payout Option & Reinvestment Option)

	Direct Plan : Growth option & IDCW option (Payout Option & Reinvestment Option) Frequency Under IDCW Payout Option: Monthly & Quarterly Under IDCW Reinvestment: Daily, Weekly, Monthly, Quarterly	
Minimum Application Amount	Daily IDCW Option- Rs.10,000 & in multiples of Re. 1 thereafter; Weekly IDCW Option- Rs.5,000 & in multiples of Re. 1 thereafter; Other Plans and Options- Rs.100 & in multiples of Re. 1 thereafter	
Benchmark	Crisil Liquid Fund Index	
Exit Load (w.e.f. Oct 20, 2019)	Investor exit upon Subscription	Exit Load as % of redemption/ switchout amount (including systematic transactions)
	Up to Day 1	0.0070%
	Day 2	0.0065%
	Day 3	0.0060%
	Day 4	0.0055%
	Day 5	0.0050%
	Day 6	0.0045%
	Day 7 onwards	0.0000%

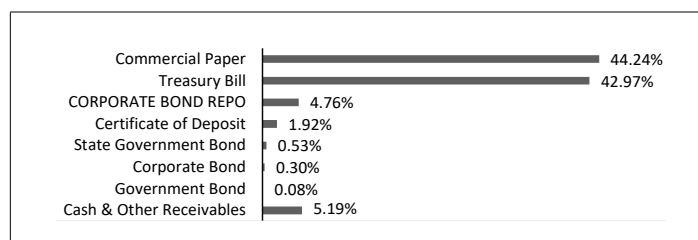
Kinjal Desai: Dedicated Fund Manager for Overseas Investments

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

Scheme Attributes as on August 31, 2021

Weighted Average YTM	3.26%
Modified Duration	34 days
Weighted Average Maturity	35 days

Asset Allocation as on August 31, 2021



Portfolio as on August 31, 2021

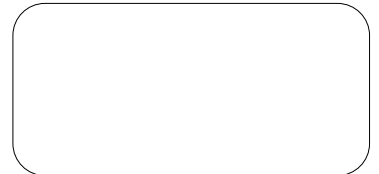
Company/Issuer	Rating	% of Assets
CORPORATE BOND REPO		4.76
Reliance Industries Limited		4.76
Certificate of Deposit		1.92
Axis Bank Limited	ICRA A1+/CRISIL A1+	0.97
IndusInd Bank Limited	ICRA A1+/CRISIL A1+	0.95
Commercial Paper		44.24
National Bank For Agriculture and Rural Development	ICRA A1+	4.97
Reliance Jio Infocomm Limited	CRISIL A1+/CARE A1+	4.24
HDFC Securities Limited	CRISIL A1+	3.53
Chennai Petroleum Corporation Limited	ICRA A1+	3.03
Mangalore Refinery and Petrochemicals Limited	ICRA A1+	2.83
Housing Development Finance Corporation Limited	CRISIL A1+/ICRA A1+	2.82
Reliance Industries Limited	CARE A1+	2.73
Export Import Bank of India	CRISIL A1+	2.22
Reliance Retail Ventures Limited	CRISIL A1+	2.21
Indian Oil Corporation Limited	ICRA A1+	2.02
Indian Railway Finance Corporation Limited	CRISIL A1+	1.61
UltraTech Cement Limited	CRISIL A1+	1.41
TV18 Broadcast Limited	CARE A1+	1.01
Pilani Investment and Industries Corporation Limited	CRISIL A1+	0.90
Bharti Hexacom Limited	CRISIL A1+	0.81
LIC Housing Finance Limited	CRISIL A1+	0.81

Kotak Securities Limited	CRISIL A1+	0.80
CESC Limited	CARE A1+	0.80
Sterlite Technologies Limited	CRISIL A1+	0.70
Dalmia Cement (Bharat) Limited	CRISIL A1+	0.61
Aditya Birla Money Limited	CRISIL A1+	0.50
Network18 Media & Investments Limited	FITCH A1+	0.50
NTPC Limited	CRISIL A1+	0.40
Berger Paints (I) Limited	CRISIL A1+	0.40
ICICI Securities Limited	CRISIL A1+	0.40
Axis Finance Limited	CRISIL A1+	0.40
Julius Baer Capital India Pvt Ltd.	CRISIL A1+	0.40
Kotak Mahindra Investments Limited	CRISIL A1+	0.24
Hero Fincorp Limited	CRISIL A1+	0.20
Welspun India Limited	CARE A1+	0.20
Hindustan Petroleum Corporation Limited	CRISIL A1+	0.20
DCM Shriram Limited	ICRA A1+	0.20
Welspun Corp Limited	CARE A1+	0.10
Corporate Bond		0.30
LIC Housing Finance Limited	CRISIL AAA	0.30
Government Bond		0.08
Government of India	SOV	0.08
State Government Bond		0.53
State Government Securities	SOV	0.53
Treasury Bill		42.97
Government of India	SOV	42.97
Cash & Other Receivables		5.19
Grand Total		100.00

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.