

For your low duration investments.

Before your investment aims to take off



Nippon India Low Duration Fund

(An open ended low duration debt scheme investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 6 - 12 months. Relatively High interest rate risk and moderate Credit Risk)

Investment Horizon: 6-12 months

Contact your Mutual Fund Distributor | Call 1860 266 0111#, 91-22-6925 9696# (For investors outside India) | Visit mf.nipponindiaim.com

#Charges applicable.

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

Product label		Potential Risk Class																					
<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Income over short term Investment in debt and money market instruments such that Macaulay duration of the portfolio is between 6 - 12 months <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Nippon India Low Duration Fund</p> <p>Investors understand that their principal will be at Moderate risk</p>	<p>CRISIL Low Duration Debt A-I Index</p> <p>Benchmark Riskometer is at Low to Moderate risk</p>	<table border="1"> <tr> <td>Credit Risk →</td> <td>Relatively Low (Class A)</td> <td>Moderate (Class B)</td> <td>Relatively High (Class C)</td> </tr> <tr> <td>Interest Rate Risk ↓</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td>B-III</td> <td></td> </tr> </table>	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	
	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																					

About Nippon India Low Duration Fund

The fund is managed as a low maturity fund which invests predominantly in upto 2-6 months money market assets with a small allocation to 9-18 month assets (typically not more than 30% of the portfolio).

The fund manager endeavors to provide a moderate yield pick up over the liquid funds, with relatively lower reinvestment risks.

Current Investment Strategy

- ❖ Fund endeavors to invest more than 80% in AAA/A1+ rated instruments
- ❖ Fund intends to maintain portfolio duration in the range of 180 to 365 days
- ❖ The fund would invest predominantly in securities with maturities upto 12 months and some allocation in securities with maturities upto 3 years
- ❖ These assets also provide capital gains as they roll down to lower maturity

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	March 20, 2007
Fund Manager[#]	Vivek Sharma (Since Feb-2020)
Benchmark	CRISIL Low Duration Debt A-I Index
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.500 & in multiples of Re. 1 thereafter
Month end AUMs on May 31, 2026	Rs. 9,358.51 Crs
Plans & Options	i) Growth Plan/Direct Plan - Growth Plan: Growth Option ii) a) IDCW Plan/ Direct Plan - IDCW Plan - IDCW Option b) IDCW Plan/ Direct Plan - IDCW Plan with the frequency of Daily (only reinvestment option) Weekly, Monthly, Quarterly) Both the above mentioned IDCW plan/ Direct Plan - IDCW Plan offers Payout of IDCW and Reinvestment of IDCW facility.
Exit Load	Nil

Kinjal Desai: Fund Manager - Overseas Investment

Amber Singhania: Assistant Fund Manager - Overseas Investment

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

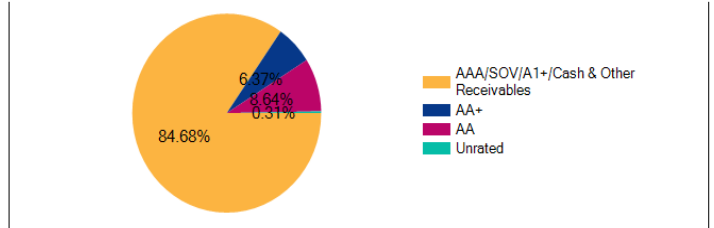
Why Invest in Nippon India Low Duration Fund

- ❖ This fund offers investors an opportunity to participate at the shorter end of the yield curve. The nature of the fund provides greater flexibility in portfolio construct with low capital risk positioning
- ❖ The portfolio predominantly invests in good credit quality instruments and endeavors to provide moderate yield pick up with low volatility

Ideal Investment Horizon

Ideal for Investors with short term investment horizon (6 to 12 months) and a moderately low risk appetite

Rating Profile as on May 31, 2026

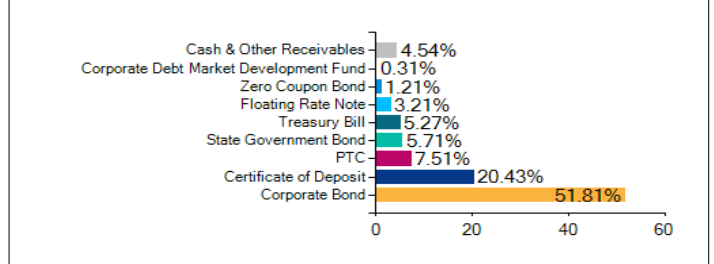


Scheme Attributes as on May 31, 2026

Weighted Average YTM*	7.88%
Weighted Average Maturity	448 Days
Modified Duration	336 Days

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

Asset Allocation as on May 31, 2026



Portfolio as on May 31, 2026

Company/Issuer	Rating	%of Assets
Certificate of Deposit		20.43%
HDFC Bank Limited	CARE A1+/CRISIL A1+	7.4%
Small Industries Dev Bank of India	CARE A1+/CRISIL A1+	3.56%
Bank of Baroda	CARE A1+/FITCH A1+	3.09%
Axis Bank Limited	CRISIL A1+	2.33%
National Bank For Agriculture and Rural Development	CRISIL A1+/ICRA A1+	1.78%
Punjab National Bank	CRISIL A1+	1.26%
Canara Bank	CRISIL A1+	1.02%
Corporate Bond		51.81%
REC Limited	CRISIL AAA/ICRA AAA	7.38%
Power Finance Corporation Limited	CRISIL AAA	4.72%
National Bank For Agriculture and Rural Development	CRISIL AAA/ICRA AAA	4.3%
Small Industries Dev Bank of India	CRISIL AAA	3.55%
IndiGrid Infrastructure Trust (India Grid Trust Group)	CRISIL AAA	2.51%
Aditya Birla Capital Limited	CRISIL AAA/ICRA AAA	2.19%
Telangana State Industrial Infrastructure Corporation Limited	FITCH AA(CE)	2.15%
Tata Communications Limited	CARE AAA	2.13%
Poonawalla Fincorp Limited	CRISIL AAA	2.12%
Piramal Finance Limited	ICRA AA+	1.87%
Interise Trust (INVIT sponsored by CPPIB)	ICRA AAA	1.75%
Muthoot Finance Limited	CRISIL AA+	1.7%
Mancheril Repallewada Road Private Limited	CARE AAA	1.67%
Truhome Finance Limited	FITCH AA	1.57%
Bharti Telecom Limited	CRISIL AAA	1.43%
ICICI Home Finance Company Limited	ICRA AAA	1.33%
Tata Capital Housing Finance Limited	CRISIL AAA	1.32%
Brookfield India Real Estate Trust	CRISIL AAA	1.05%
HDB Financial Services Limited	CRISIL AAA	1.03%
Andhra Pradesh State Beverages Corporation Limited (A.P.State PSU (Structured escrow mechanism for payments & Guarantee by government of Andhra Pradesh))	FITCH AA(CE)	1.02%
Tata Capital Limited	CRISIL AAA	0.85%
Knowledge Realty Trust	CRISIL AAA	0.85%

Delhi International Airport Limited	ICRA AA	0.81%
Vedanta Limited	CRISIL AA	0.8%
SMFG India Home Finance Company Limited	CRISIL AAA	0.8%
Bahadur Chand Investments Pvt Limited (Hero Group)	ICRA AA+	0.4%
PNB Housing Finance Limited	CRISIL AA+	0.21%
Sikka Ports and Terminals Limited (Mukesh Ambani Group)	CRISIL AAA	0.11%
Bajaj Housing Finance Limited	CRISIL AAA	0.07%
Hinduja Leyland Finance Limited	CRISIL AA+	0.05%
Aditya Birla Housing Finance Limited	CRISIL AAA	0.05%
Floating Rate Note		3.21%
Muthoot Finance Limited	CRISIL AA+	1.07%
360 One Prime Limited	ICRA AA	1.07%
Cholamandalam Investment and Finance Company Ltd	ICRA AA+	1.07%
State Government Bond		5.71%
State Government Securities	SOV	5.71%
Treasury Bill		5.27%
Government of India	SOV	5.27%
Zero Coupon Bond		1.21%
Jubilant Beverages Limited	CRISIL AA	0.99%
JTPM Metal Traders Limited	CRISIL AA	0.22%
PTC		7.51%
Radhakrishna Securitisation Trust	CRISIL AAA(SO)	2.08%
Liquid Gold Series	CRISIL AAA(SO)	1.88%
Shivshakti Securitisation Trust	CRISIL AAA(SO)	1.04%
Vajra Trust	CRISIL AAA(SO)	0.96%
India Universal Trust	FITCH AAA(SO)/CRISIL AAA(SO)	0.88%
Naomi	FITCH AAA(SO)	0.63%
Dhruva XXIII	ICRA AAA(SO)	0.03%
Corporate Debt Market Development Fund		0.31%
Corporate Debt Market Development Fund Class A2		0.31%
Cash & Other Receivables		4.54%
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.