



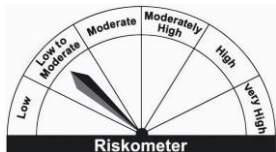

Thinking where to park your idle money in the short term?

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

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>Riskometer</p> <p>Investors understand that their principal will be at Low to Moderate risk</p>	<p>CRISIL Low Duration Debt A-I Index</p>  <p>Riskometer</p> <p>Benchmark Riskometer is at Low to Moderate risk</p>	<p>Credit Risk →</p> <table border="1"> <tr> <td>Interest Rate Risk ↓</td> <td>Relatively Low (Class A)</td> <td>Moderate (Class B)</td> <td>Relatively High (Class C)</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>	Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)		B-III	
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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
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 September 30, 2024	Rs. 6,980.69 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: Dedicated Fund Manager for Overseas Investments

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

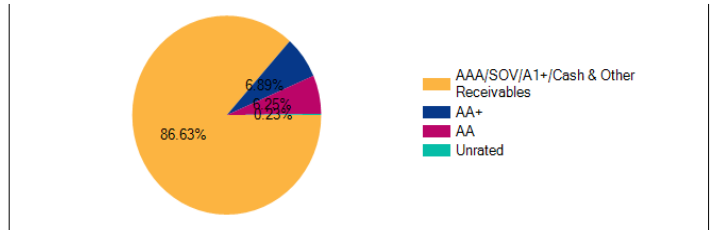
Why Invest in Nippon India Low Duration Fund

- ❖ 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 September 30, 2024

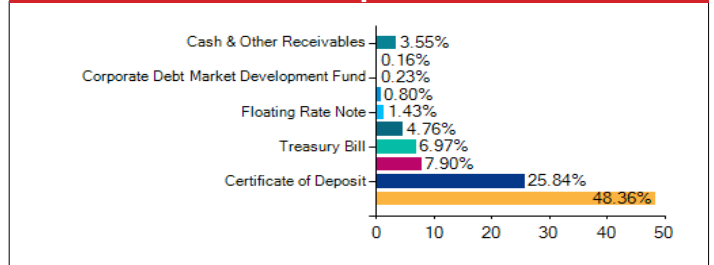


Scheme Attributes as on September 30, 2024

Weighted Average YTM*	7.84%
Weighted Average Maturity	465 Days
Modified Duration	338 Days

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

Asset Allocation as on September 30, 2024



Portfolio as on September 30, 2024

Company/Issuer	Rating	%of Assets
Certificate of Deposit		25.84%
Canara Bank	CRISIL A1+	6.2%
HDFC Bank Limited	CARE A1+/CRISIL A1+/FITCH A1+	6.15%
Punjab National Bank	FITCH A1+/CRISIL A1+	5.92%
Union Bank of India	FITCH A1+/ICRA A1+	2.77%
Axis Bank Limited	CRISIL A1+	2.72%
IndusInd Bank Limited	CRISIL A1+	1.39%
Bank of Baroda	FITCH A1+	0.7%
Corporate Bond		48.36%
REC Limited	ICRA AAA/CRISIL AAA	7.24%
National Bank For Agriculture and Rural Development	CRISIL AAA/ICRA AAA	7.1%
Small Industries Dev Bank of India	CRISIL AAA/ICRA AAA	6.82%
Power Finance Corporation Limited	CRISIL AAA	3.82%
Muthoot Finance Limited	CRISIL AA+	2.52%
India Grid Trust InvIT Fund (India Grid Trust Group)	CRISIL AAA	2.51%
Highways Infrastructure Trust (KKR GROUP)	CRISIL AAA	2.46%
Manappuram Finance Limited	CRISIL AA	1.98%
PNB Housing Finance Limited	CRISIL AA+	1.51%
Embassy Office Parks REIT (Blackstone group(Exposure to the NCDs issued by REIT))	CRISIL AAA	1.44%
Shriram Finance Limited	CRISIL AA+	1.43%
SMFG India Home Finance Company Limited	CRISIL AAA	1.43%
Shriram Housing Finance Limited	CRISIL AA+	1.43%
SMFG India Credit Company Limited	ICRA AAA	1.08%
Tata Capital Housing Finance Limited	CRISIL AAA	1.07%
360 One Prime Limited	CRISIL AA	1.07%
Bahadur Chand Investments Pvt Limited (Hero Group)	ICRA AA	1.06%
Sikka Ports and Terminals Limited (Mukesh Ambani Group)	CRISIL AAA	0.92%
Can Fin Homes Limited	ICRA AAA	0.71%
Renew Solar Energy (Jharkhand Five) Private Ltd	CARE AA	0.71%
Export Import Bank of India	CRISIL AAA	0.04%
Floating Rate Note		1.43%
Piramal Capital & Housing Finance Limited	ICRA AA	1.43%
Government Bond		0.8%
Government of India	SOV	0.8%

State Government Bond		4.76%
State Government Securities	SOV	4.76%
Treasury Bill		6.97%
Government of India	SOV	6.97%
Government Bond Strips		0.16%
Government of India	SOV	0.16%
PTC		7.9%
Naomi	FITCH AAA(SO)	3.67%
India Universal Trust ALI	FITCH AAA(SO)	2.01%
Dhruva XXIII	ICRA AAA(SO)	1.29%
Sansar Trust (PTC of pools from Shriram Transport Finance Corporation)	ICRA AAA(SO)	0.93%
Corporate Debt Market Development Fund		0.23%
Corporate Debt Market Development Fund Class A2		0.23%
Cash & Other Receivables		3.55%
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:

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