

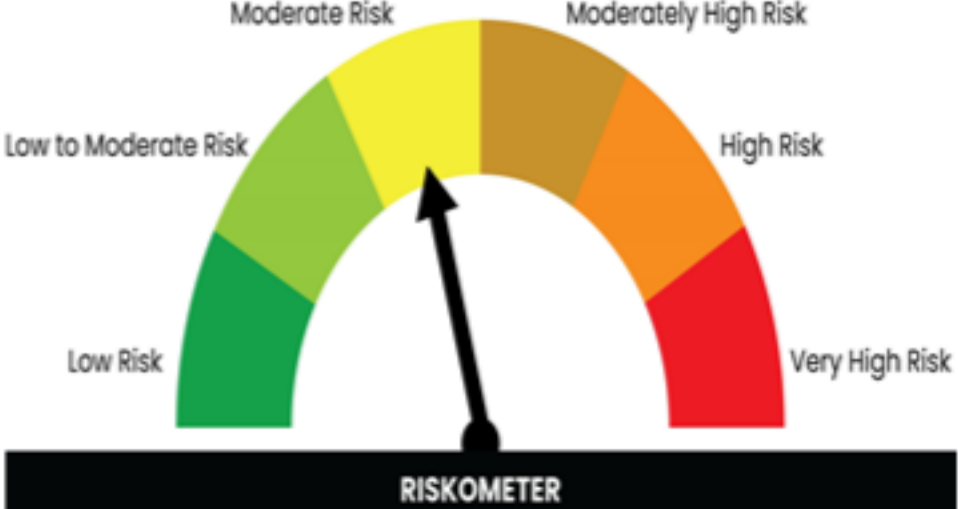
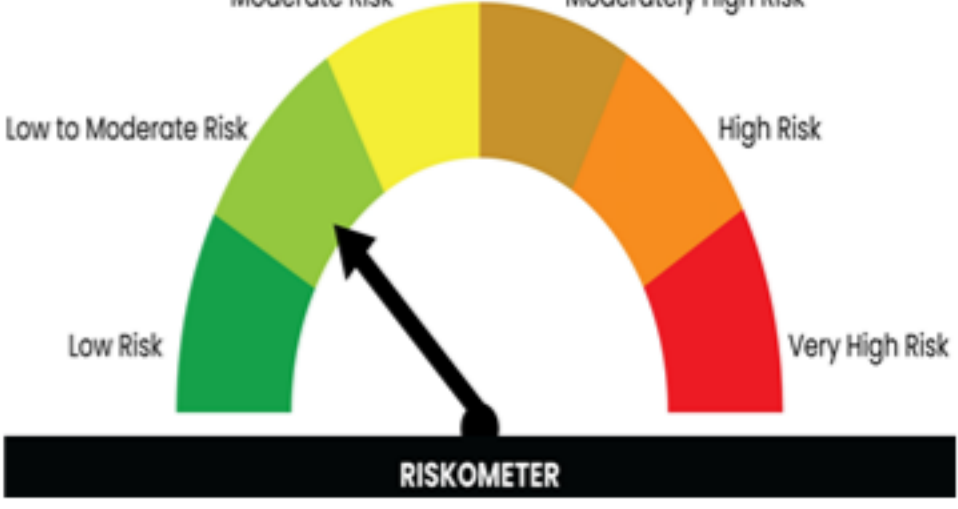
# Nippon India Money Market Fund

(An open ended debt scheme investing in money market instruments. Relatively Low interest rate risk and moderate Credit Risk)

**Investment Horizon: 1 – 3 months**

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

\*Charges applicable.

Product label			Potential Risk Class			
<p><b>This product is suitable for investors who are seeking*</b></p> <ul style="list-style-type: none"> <li>Income over short term</li> <li>Investment in money market instruments having residual maturity up to 1 year</li> </ul> <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Nippon India Money Market Fund</b></p>  <p>Investors understand that their principal will be at Moderate risk</p>	<p><b>NIFTY Money Market Index A-I</b></p>  <p>Benchmark Riskometer is at Low to Moderate risk</p>	<p>Credit Risk →</p>	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			<p>Interest Rate Risk ↓</p>			
			<p>Relatively Low (Class I)</p>		B-I	
			<p>Moderate (Class II)</p>			
<p>Relatively High (Class III)</p>						



## What are Money Market Funds?

Money Market Funds are open ended mutual fund schemes that invest in money market instruments and endeavors to help manage short term cash surpluses of investors and provide optimal returns with moderately low levels of risk and high liquidity.

They invest in short-term highly liquid investments with higher credit rating.

## Nippon India Money Market Fund

The fund would invest in money market instruments with residual maturity of up to one year, such as Certificate of Deposits (CD), Commercial Papers (CP), Treasury Bills or any other instruments specified by RBI/SEBI.

As a result of having a higher credit profile and low duration, the returns profile is likely to be less volatile.

## Current Investment Strategy

- ❖ Fund will predominantly invest in AAA & A1+ rated issuers
- ❖ The fund would invest in money market instruments with a residual maturity up to 1 year
- ❖ Modified Duration of the fund would be maintained between 90 - 330 days under normal market condition

**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.

## Who should invest?

- ❖ Investors seeking better returns with relatively low volatility as the fund would offer higher carry
- ❖ Investors with investment horizon of 1 to 3 months
- ❖ Investors looking for alternate investment avenues to park idle surplus funds for short term
- ❖ Investors looking for higher liquidity options for their investments

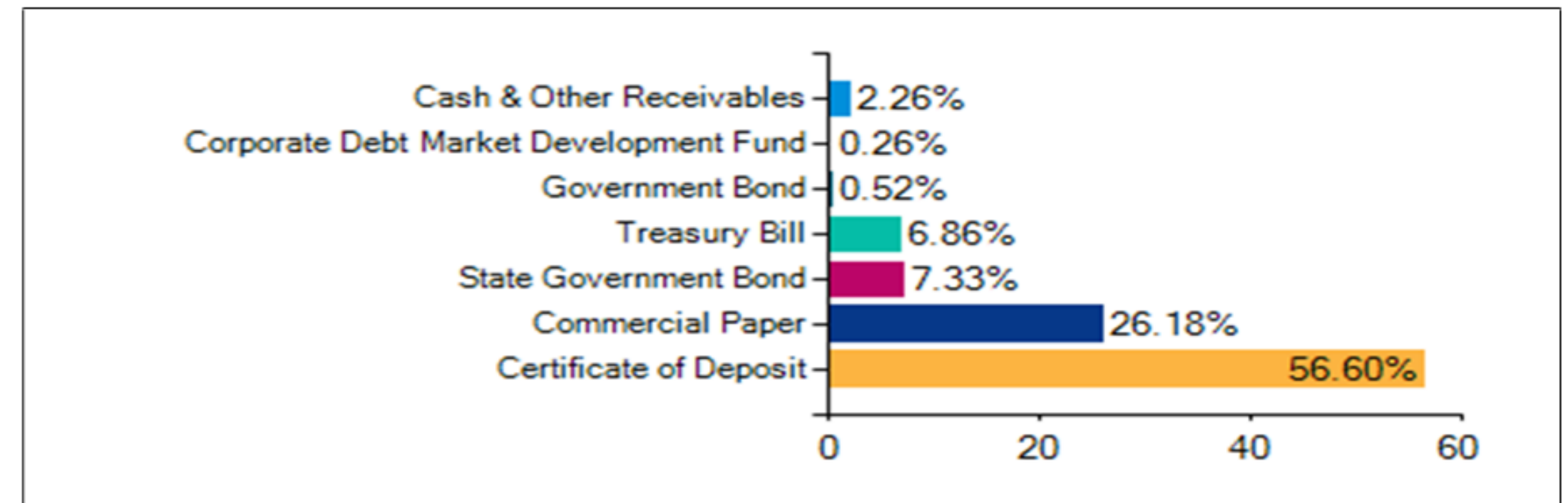
## Portfolio Features as on January 31, 2025

<b>Fund Manager#</b>	Vikash Agarwal
<b>Month end AUM as on January 31, 2025</b>	Rs. 16,582.08 Crs
<b>Inception Date</b>	June 16, 2005
<b>Benchmark</b>	NIFTY Money Market Index A-I
<b>Plans &amp; Options</b>	Under both Direct and other than Direct plan <b>Growth Plan</b> - Growth Option <b>IDCW Plan</b> - Payout Option (Monthly, Quarterly) & Reinvestment Option (Daily, Weekly, Monthly, Quarterly)
<b>Minimum Initial Investment</b>	Daily IDCW Option - Rs.10,000 & in multiples of Re. 1 thereafter Other Plans and Options- Rs.5000 & in multiples of Re. 1 thereafter
<b>Weighted Average YTM*</b>	7.59%
<b>Weighted Average Maturity</b>	201 Days
<b>Modified Duration</b>	186 Days
<b>Exit Load</b>	Nil

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

**#Kinjal Desai:** Dedicated Fund Manager for Overseas Investments  
Note- IDCW: Income Distribution cum capital withdrawal Options/Plans.

## Asset Allocation as on January 31, 2025



## Portfolio as on January 31, 2025

Company / Issuer	Rating	% of Assets
<b>Certificate of Deposit</b>		<b>56.6%</b>
Bank of Baroda	FITCH A1+	5.62%
Union Bank of India	FITCH A1+/CRISIL A1+/ICRA A1+	5.29%
Punjab National Bank	CARE A1+/CRISIL A1+	5.28%
IDFC First Bank Limited	CRISIL A1+	5.21%
The Federal Bank Limited	CRISIL A1+	5.18%
Canara Bank	CRISIL A1+	5.17%
HDFC Bank Limited	CRISIL A1+/CARE A1+	4.94%
IndusInd Bank Limited	CRISIL A1+	4.55%
National Bank For Agriculture and Rural Development	CRISIL A1+	3.82%
Small Industries Dev Bank of India	CARE A1+	2.83%
Indian Bank	CRISIL A1+	2.53%
Axis Bank Limited	CRISIL A1+	2.14%
Kotak Mahindra Bank Limited	CRISIL A1+	2.01%
AU Small Finance Bank Limited	CARE A1+/FITCH A1+	1.14%
Export Import Bank of India	CRISIL A1+	0.6%
ICICI Bank Limited	ICRA A1+	0.3%
<b>Commercial Paper</b>		<b>26.18%</b>
Bharti Telecom Limited	ICRA A1+/CRISIL A1+	4.43%
Credila Financial Services Limited	CRISIL A1+/ICRA A1+	2.27%
PNB Housing Finance Limited	CRISIL A1+	1.72%
Sharekhan Limited	ICRA A1+	1.71%
Birla Group Holdings Private Limited	CRISIL A1+	1.45%
Barclays Investments & Loans (India) Private Limited	CRISIL A1+/ICRA A1+	1.19%
Manappuram Finance Limited	CRISIL A1+	1.17%
Muthoot Finance Limited	CRISIL A1+/ICRA A1+	1.15%
LIC Housing Finance Limited	CRISIL A1+	1.13%
Tata Projects Limited	FITCH A1+	1.13%
Small Industries Dev Bank of India	CRISIL A1+	0.88%
Bahadur Chand Investments Pvt Limited (Hero Group)	ICRA A1+	0.86%
Highways Infrastructure Trust (KKR GROUP)	CRISIL A1+	0.76%
Shriram Housing Finance Limited	CARE A1+	0.6%
IIFL Capital Services Limited	CRISIL A1+	0.59%
Infina Finance Private Limited (Kotak Group)	ICRA A1+	0.59%
Deutsche Investments India Pvt Limited	CRISIL A1+	0.59%
HSBC InvestDirect Financial Services (India) Limited	CRISIL A1+	0.57%
IGH Holdings Private Limited	CRISIL A1+	0.56%
Export Import Bank of India	CRISIL A1+	0.56%
Julius Baer Capital India Pvt Ltd	CRISIL A1+	0.56%



Standard Chartered Securities India Ltd	ICRA A1+	0.3%
Tata Capital Housing Finance Limited	CRISIL A1+	0.3%
Pilani Investment and Industries Corporation Limited	CRISIL A1+	0.28%
Arka Fincap Limited	CRISIL A1+	0.28%
ICICI Securities Limited	CRISIL A1+	0.24%
Reliance Industries Limited	CRISIL A1+	0.15%
Poonawalla Fincorp Limited	CARE A1+	0.15%
<b>Government Bond</b>		<b>0.52%</b>
Government of India	SOV	0.52%
<b>State Government Bond</b>		<b>7.33%</b>
State Government Securities	SOV	7.33%
<b>Treasury Bill</b>		<b>6.86%</b>
Government of India	SOV	6.86%
<b>Corporate Debt Market Development Fund</b>		<b>0.26%</b>
<b>Corporate Debt Market Development Fund Class A2</b>		<b>0.26%</b>
<b>Cash &amp; Other Receivables</b>		<b>2.26%</b>
<b>Grand Total</b>		<b>100%</b>

**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.

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