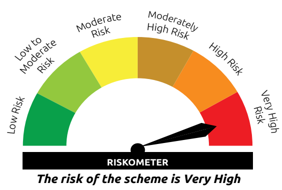
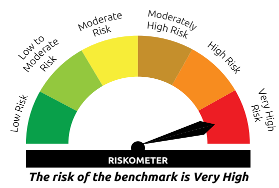
Nippon india Mutual Fund
Wealth sets you free

Nippon India Nifty Realty Index Fund

(An open ended scheme replicating/tracking Nifty Realty Index)

Product label

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer
• Long term capital growth • Investment in equity and equity related securities and portfolio replicating the composition of the Nifty Realty Index, subject to tracking errors *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	**Nippon India Nifty Realty Index Fund** 	**Nifty Realty TRI** 

Contents

Nippon Life India Asset Management Limited (NAM India) is one of the largest asset managers with more than 30 years of experience in managing wealth of investors with a robust distribution network in India and a global reach through its various subsidiaries.

Why Index Fund?

- **Less of Ambiguity:** The Index funds investment strategy & stock selection is clearly defined, holding stocks as per the underlying Index in the same weightages (subject to expense ratio & tracking error).
- **Diversification -** Buying a single unit offers diversification benefit in the entire index companies.
- **Low Cost -** Generally less expensive than investing in multiple individual securities/active equity fund. (Low cost with respect to Total Expense Ratio)

Strategies used through Index based Equity Index Funds

- **Liquidity Management -** Index funds can be used for a given percentage of each asset class to provide a liquidity buffer across the asset allocation.
- **Portfolio Completion -** Index funds allow investors to gain exposure to an asset class that is under-represented in the asset allocation.
- **Cash Equitization –** Index funds assist in remaining fully invested into equity as per the allocation model, while maintaining liquidity, thus minimizing the cash drag effect on the portfolio.
- **Portfolio Transitions –** Since index funds are passive funds, they may help maintain market exposure while there are changes in sector/stock allocations in a portfolio, hence avoids the risk of missing any market movement.

Nippon India Nifty Realty Index Fund

Investment Objective : Nippon India Nifty Realty Index Fund

The investment objective of the scheme is to provide investment returns that commensurate to the total returns of the securities as represented by the Nifty Realty Index before expenses, subject to tracking errors. However, there is no assurance that the investment objective of the Scheme will be achieved.

Why Invest in Nippon India Nifty Realty Index Fund

- **Sector Exposure:** Provides exposure to top 10 Real Estate stocks listed on NSE*
- **Reduced Risk:** Elimination of non-systematic risks like stock picking and portfolio manager selection
- **Convenience:** Will also allow non-demat account holders to seek exposure to Real Estate sector
- **SIP Investments:** Investors can avail the benefit of Systematic Investment Plan (SIP)
- **Low Cost:** Exposure to Real Estate sector via low cost^ index fund

*Top 10 stocks as per Nifty Realty Index methodology
^Low cost in terms of total expense ratio.

About Nifty Realty Index Fund

Overview

Nifty Realty Index is designed to reflect the behaviour and performance of Real Estate companies. The Index comprises of 10 companies listed on National Stock Exchange of India (NSE).

Index Methodology:

Eligibility Criteria for Selection of Constituent Stocks –

- Companies should form part of NIFTY 500 at the time of review.
- Minimum number of stocks within the index should be 10. In case, the number of eligible stocks representing the sector within NIFTY 500 falls below 10, then deficit number of stocks shall be selected from the universe of stocks ranked within top 800 based on both average daily turnover and average daily full market capitalisation based on previous six months period data used for index rebalancing of NIFTY 500, provided company meets the eligibility criteria of having minimum listing history of 1 calendar month and 90% trading frequency as the data cut-off date.
- Further, in case the number of eligible stocks in the universe is still less than 10, then the deficit number of stocks shall be selected from the universe of stocks ranked within top 1000, top 1100, top 1200 and so on, based on both average daily turnover and average daily full market capitalization based on previous six months period data, until at least 10 eligible stocks are obtained, subject to fulfilment of other inclusion criteria. If the number of eligible stocks is still less than 10, then the index may have less than 10 constituents.
- Companies should form a part of the Real Estate sector.
- Non - F&O stocks are eligible for inclusion only if the total instances of the stock hitting the upper or lower circuit (price band) during the past 6 months as of the cut-off date is less than 20% of the number of total trading days over the same period. An instance is counted each time the stock hits the upper or lower price circuit on a given trading day. If a stock hits the upper and lower price circuit (price band) on the same trading day, it will be counted as two instances.
- The companies are sorted in the descending order of the average free-float market capitalization (FF market capitalization) and final selection of companies shall be made based on the FF market capitalization to form part of the index.
- Companies will be included if free-float market capitalisation is at least 1.5 times the freefloat market capitalization of the smallest index constituent in respective index.
- In case of reconstitution, latest index composition including most recent changes in respective parent index whether announced or yet to be announced shall be considered.
- Weightage of each stock in the index is calculated based on its free-float market capitalization such that no single stock shall be more than 33% and weightage of top 3 stocks cumulatively shall not be more than 62% at the time of rebalancing.

Index Rebalancing:

The index is re-balanced on a semi-annual basis effective from the last trading day of March and September.

Scheme Portfolio of Nippon India Nifty Realty Index Fund as on 31st March, 2026

Sr. No.	Stock Name	Weightage (%)
1	DLF Limited	19.58%
2	The Phoenix Mills Limited	17.02%
3	Godrej Properties Limited	13.26%
4	Lodha Developers Limited	11.54%
5	Prestige Estates Projects Limited	11.51%
6	Oberoi Realty Limited	10.11%
7	Brigade Enterprises Limited	5.48%
8	Anant Raj Limited	3.75%
9	Aditya Birla Real Estate Limited	3.56%
10	Sobha Limited	3.20%
11	Cash & Other Receivables	0.99%
Total		**100.00%**

Note: The stocks mentioned above may or may not form part of the Scheme in future. Please read Scheme Information Document (SID) carefully for more details and risk factors.

Source : NSE Indices Ltd.

Scheme Performance of Nippon India Nifty Realty Index Fund as on 30th March, 2026

Fund / Benchmark(Value of ₹10, 000 invested)	1 Year		3 Years		5 Years		Since Inception	
	Amount in ₹	Returns (%)	Amount in ₹	Returns (%)	Amount in ₹	Returns (%)	Amount in ₹	Returns (%)
NAV as on March 30, 2026: ₹5.9923								
Nippon India Nifty Realty Index Fund - Regular							**Inception Date : Dec 4, 2024**	
Nippon India Nifty Realty Index Fund	7,601	-23.87	NA	NA	NA	NA	5,992	-32.20
B:Nifty Realty TRI	7,674	-23.15	NA	NA	NA	NA	6,066	-31.57
AB:Nifty 50 TRI	9,601	-3.97	NA	NA	NA	NA	9,251	-5.73
NAV as on March 30, 2026: ₹6.0375								
Nippon India Nifty Realty Index Fund - Direct							**Inception Date : Dec 4, 2024**	
Nippon India Nifty Realty Index Fund	7,643	-23.46	NA	NA	NA	NA	6,038	-31.81
B:Nifty Realty TRI	7,674	-23.15	NA	NA	NA	NA	6,066	-31.57
AB:Nifty 50 TRI	9,601	-3.97	NA	NA	NA	NA	9,251	-5.73
Fund Manager : Jitendra Tolani (Since Feb 2025)								

Performance as on 30th March, 2026

B: Benchmark, AB: Additional Benchmark, TRI: Total Return Index
TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns.

Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.

Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment. Performance of the schemes (wherever provided) are calculated basis CAGR for the past 1 year, 3 years, 5 years and since inception. IDCWs (if any) are assumed to be reinvested at the prevailing NAV. Performance of the scheme would be Net of Dividend distribution tax, if any. Face value of scheme is Rs.10/- per unit.
In case, the start/end date of the concerned period is non-business day (NBD), the NAV of the previous date is considered for computation of returns.
Finance Act 2020 has abolished dividend distribution tax on IDCW declared and paid by Mutual Fund scheme. W.e.f. 01.04.2020 IDCW received from Mutual fund scheme is taxable in the hands of investor and mutual fund scheme is required to withhold tax on IDCW as per applicable rate.

Performance of other open ended schemes managed by the same fund manager as on 30th March, 2026

Scheme Name/s	CAGR %								
	1 Year Return			3 Years Return			5 Years Return		
	Regular Plan	Direct Plan	Benchmark	Regular Plan	Direct Plan	Benchmark	Regular Plan	Direct Plan	Benchmark
TOP 3									
Nippon India Silver ETF Fund of Fund#	117.41	118.11	126.27	43.92	44.38	47.45	N.A	N.A	N.A
Nippon India ETF Nifty PSU Bank BeES*	25.72	--	26.45	28.66	--	29.37	30.06	--	30.80
CPSE ETF*	14.59	--	14.71	36.14	--	36.36	34.65	--	35.04
Bottom 3									
Nippon India ETF Nifty 50 Shariah BeES*	-10.65	--	-9.74	3.89	--	5.05	3.58	--	4.71
Nippon India ETF Nifty IT*	-19.41	--	-19.26	2.36	--	2.60	4.23	--	4.51
Nippon India Nifty IT Index Fund#	-19.90	-19.41	-19.26	N.A	N.A	N.A	N.A	N.A	N.A

Nippon India Silver ETF Fund of Fund has not completed 5 years, the performance details of 1 & 3 years are provided herein.
Nippon India Nifty IT Index Fund has not completed 3 & 5 years, the performance details of 1 years are provided herein.

Mr. Jitendra Tolani has been managing Nippon India Silver ETF Fund of Fund since Feb 2025
Mr. Jitendra Tolani has been managing Nippon India ETF Nifty PSU Bank BeES since Feb 2025
Mr. Jitendra Tolani has been managing CPSE ETF since Feb 2025
Mr. Jitendra Tolani has been managing Nippon India ETF Nifty 50 Shariah BeES since Feb 2025
Mr. Jitendra Tolani has been managing Nippon India ETF Nifty IT since Feb 2025
Mr. Jitendra Tolani has been managing Nippon India Nifty IT Index Fund since Feb 2025

Note:
a. Mr. Jitendra Tolani manages 22 open-ended schemes of Nippon India Mutual Fund .
b. In case the number of schemes managed by a fund manager is more than six, in the performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein are on the basis of 1 Year CAGR returns
c. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
d. Different schemes shall have a different expense structure.

#The performance details provided herein are of Growth plan.
*The Scheme does not offer any Plans/Options. The performance details are provided at Scheme level using IDCW Reinvestment NAV's.

Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other Investment.IDCWs (if any) are assumed to be reinvested at the prevailing NAV. Performance of the scheme would be Net of Dividend distribution tax, if any. Face Value of other schemes is Rs.10/- per unit. Face Value of Nippon India ETF Nifty PSU Bank BeES is 1 per unit. In case, the start/end date of the concerned period is non-business day (NBD), the NAV of the previous date is considered for computation of returns.

Finance Act 2020 has abolished dividend distribution tax on IDCW declared and paid by Mutual Fund scheme. W.e.f. 01.04.2020 IDCW received from Mutual fund scheme is taxable in the hands of investor and mutual fund scheme is required to withhold tax on IDCW as per applicable rate.

Scheme Features of Nippon India Nifty Realty Index Fund

Nature of Scheme	An open-ended scheme replicating/tracking Nifty Realty Index
Benchmark	Nifty Realty TRI
Fund Manager	Jitendra Tolani (w.e.f Feb 01, 2025)
Inception Date	4th December,2024
Load Structure	**Exit Load:** Nil
Minimum Application Amount	**During Ongoing Basis:** Minimum amount of Rs.1,000 and in multiples of Re.1 thereafter Additional amount of Rs.1,000 and in multiples of Re.1 thereafter
Plans	**The Scheme offers following Plans under Direct Plan and Regular Plan:** a) Growth Plan b) Income Distribution cum Capital Withdrawal Plan

Risk factors:

Mutual Funds and securities investments are subject to market risks such as trading volumes, settlement risk, liquidity risk and default risk including the possible loss of principal and there is no assurance or guarantee that the objectives of the Scheme will be achieved.As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down. Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the scheme.The present scheme is not a guaranteed or assured return scheme. For more details, refer Scheme Information Document (SID).

Disclaimers

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