

## Nippon India Nivesh Lakshya Fund

(An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years. Relatively High interest rate risk and Relatively Low Credit Risk)

**Investment Horizon: 5 - 25 years**

**An ideal choice to meet long-term investment goals**

Aim to enjoy long term benefits of investing in pure debt & money market instruments Including **Government Securities**.



Investment in pure debt securities<sup>^</sup>



Long term investment





No lock-in period

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

<sup>#</sup>Charges applicable.

<sup>^</sup>The fund predominantly invest in Debt and Money Market Instruments.

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 Long term</li> <li>Investment in Debt and Money Market Instruments with portfolio Macaulay Duration of greater than 7 years</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 Nivesh Lakshya Fund</b></p>  <p><b>Riskometer</b></p> <p>Investors understand that their principal will be at Moderate risk</p>	<p><b>CRISIL Long Duration Debt A-III Index</b></p>  <p><b>Riskometer</b></p> <p>Benchmark Riskometer is at Moderate risk</p>																				
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="font-size: small;">Credit Risk →</td> <td style="font-size: small;">Relatively Low (Class A)</td> <td style="font-size: small;">Moderate (Class B)</td> <td style="font-size: small;">Relatively High (Class C)</td> </tr> <tr> <td style="font-size: small;">Interest Rate Risk ↓</td> <td></td> <td></td> <td></td> </tr> <tr> <td style="font-size: small;">Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td style="font-size: small;">Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td style="font-size: small;">Relatively High (Class III)</td> <td style="background-color: #cccccc;">A-III</td> <td></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)	A-III			
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# Nippon India Nivesh Lakshya Fund

## About Nippon India Nivesh Lakshya Fund

It is a long duration fund which endeavors to take care of long term investors needs and provides them with an opportunity to capture the prevailing interest rates.

## Current Investment Strategy

- ❖ Investments into Government Securities at current yields
- ❖ Most of the securities would be bought and held till maturity
- ❖ Fund has a maturity of ~20 years
- ❖ Portfolio would roll down in terms of maturity over time, i.e., incremental investments to be made in similar securities

## Why should you invest in Nippon India Nivesh Lakshya Fund?

- ❖ Long-term investments for a period of more than 8-Years
- ❖ Price sensitivity on interest rate movement relatively low for long term investments
- ❖ Flexibility to withdraw investments anytime, at prevailing market prices

The fund would be an ideal choice to meet long-term investment goals regardless of near-term interest rate movements.

<b>Inception Date</b>	July 06, 2018
<b>Fund Manager<sup>s</sup></b>	Pranay Sinha
<b>Minimum Application Amount</b>	Rs. 5,000 & in multiples of Re.1 there- after
<b>Benchmark</b>	CRISIL Long Duration Debt A-III Index
<b>Month end AUM as on July 31, 2024</b>	Rs. 8,037.37 Crs
<b>Plans &amp; Options</b>	<p>i) Growth Plan/Direct Plan - Growth Plan: Growth Option</p> <p>ii) a) IDCW Plan/ Direct Plan - IDCW Plan -IDCW Option</p> <p>b) IDCW Plan/ Direct Plan - IDCW Plan with the frequency of Monthly, Quarterly, Half Yearly, Annual) Both the above mentioned IDCW plan/ Direct Plan - IDCW Plan offers Payout of IDCW and Reinvestment of IDCW facility.</p> <ul style="list-style-type: none"> <li>• 1% if redeemed or switched out on or before completion of 1 Month from the date of allotment of units.</li> <li>• Nil, thereafter.</li> </ul>
<b>Exit Load</b> (If charged, the same shall be credited to the scheme immediately net of goods & service tax, if any)	

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

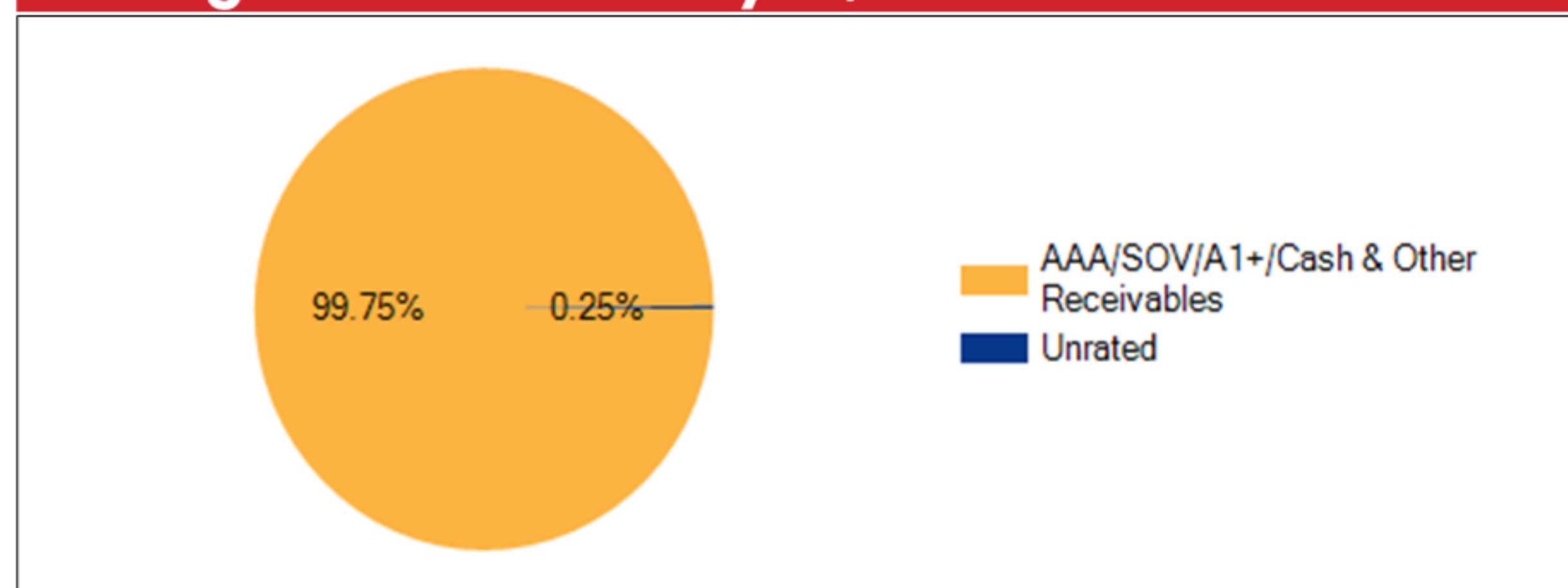
Above mentioned current investment strategy is based on the prevailing market conditions and is subject to change within the limits of the SID basis the fund manager's view.

## Scheme Attributes as on July 31, 2024

<b>Weighted Average YTM*</b>	7.14%
<b>Weighted Average Maturity ( Yrs)</b>	21.16 Years
<b>Modified Duration ( Yrs)</b>	10.43 Years

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

## Rating Profile as on July 31, 2024



## Portfolio as on July 31, 2024

Company / Issuers	Rating	% of Assets
<b>Government Bond</b>		<b>97.46%</b>
Government of India	SOV	97.46%
<b>Corporate Debt Market Development Fund</b>		<b>0.25%</b>
Corporate Debt Market Development Fund Class A2		0.25%
<b>Cash &amp; Other Receivables</b>		<b>2.29%</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.

**Disclaimers:**

The information herein below 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.**